



## **Executive Summary**

### **ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The 2014- 2019 Consolidated Plan explains community desires and establishes local preferences for use of public funding to help low and moderate-income Bend residents. The plan was created using a process approved by the U.S. Department of Housing and Urban Development (HUD) to identify housing, homeless, community, and economic development needs and resources and then prepare a five-year plan to meet these needs. The Consolidated Plan assists the City in defining housing and community development priorities and meeting these priorities. The City of Bend is the lead entity for overseeing the development of the plan.

The HUD required plan directs the City of Bend in utilizing federal Community Development Block Grant (CDBG) Program funding. The plan is an overall priority guideline that is accomplished by the annual Action Plan and whose success is assessed by the Consolidated Annual Performance and Evaluation Report (CAPER) submissions to HUD.

The City of Bend receives a formula allocation of CDBG funds.

#### **Plan Obligations**

The plan identifies community development and housing goals and establishes strategies to meet them. This enabling document provides the City and its partners with information and support to achieve these housing and community development requirements and evaluates the effectiveness of particular proposals in relationship to the determined City goals and strategies. HUD does not penalize a jurisdiction if the goals are not met as established in the plan. The plan can be amended during the five-year period following a public process.

#### **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The objectives of the Strategic Plan are to carry out five goals identified through the planning process: 1) Affordable Housing Production and Preservation -- Produce and preserve both renter-and owner-occupied affordable housing, with emphasis on increasing the amount and availability of affordable rental units; 2) Assist Homeless with Shelter and Services -- Increase the number of Homeless shelter units and transitional housing units, while preserving and enhancing existing facilities,

and provide services to the homeless population; 3) ADA and Housing Infrastructure Improvements - Removal of architectural barriers in public places and development of Infrastructure, particularly in conjunction with affordable housing development and in low income neighborhoods; 4) Provide Support to Necessary public services -- Make available assistance to necessary and prioritized public services, including material, structural and staff support as needed; and 5) Employment Training and Economic Development -- Provide assistance to entities offering employment training and assist in CDBG eligible Economic Development Activities.

The outcomes of Goal One will be measured by the number of affordable units created – particularly new affordable rental units, the number of affordable units rehabilitated, the number of affordable units preserved and the number of persons assisted in attaining homeownership.

The outcomes of Goal Two will be the number of shelter units and transitional units created and the increased capacity of homeless providers in Bend.

The outcomes of Goal Three will be the number of architectural barriers removed and the amount of infrastructure installed in conjunction with affordable housing development.

The outcomes of Goal Four will be continued support provided to entities that supply necessary public services to extremely low, low and moderate income families.

The outcomes of Goal Five will be the number of jobs that are created, the number of individuals who receive employment training, and the number of business assisted (that employ low and moderate income individuals).

### **3. Evaluation of past performance**

Since the adoption of the 2009/2014 Consolidated Plan, Bend has developed a more comprehensive understanding of how CDBG programs work and how to best utilize this funding in conjunction with local and state funding to achieve Plan goals. The City has a CDBG/Affordable Housing Committee appointed by City Council that is extremely knowledgeable about these issues and is actively involved in all decisions. This committee, by resolution, represents a broad range of stakeholders involved in developing and financing affordable housing. The nine members of the committee consist of two at large representatives, one representative from the building industry, one representative from a non-profit housing agency, one representative from the real estate industry, one representative from Oregon Housing and Community Services, one representative from a tenant organization, one representative from local business interests and one representative from the banking industry.

The Committee, in addition to CDBG, oversees spending of the Affordable Housing Fee, effectively a housing trust fund unique to Bend in Oregon. The Committee also has provided extensive input to development of the City's mobile home relocation ordinance and various land use initiatives to promote affordable housing. These efforts are expected to be on-going. This committee aided in implementing

the 2009/2014 Consolidated Plan. They also were instrumental in taking a realistic look at the available funding and adjusting the priorities of the plan to meet that reality.

Overall Bend was fairly successful in implementing the 2009 /2014 consolidated plan and with the experience it has gained through that time period expects to be much more efficient and successful with the 2014/2019 Consolidated Plan.

#### **4. Summary of citizen participation process and consultation process**

##### **Plan Preparation and Efforts to Broaden Public Participation in Plan Development**

The consolidated plan was prepared by the City of Bend Affordable Housing Division in accordance with guidance found in 24 CFR Part 91. Numerous agencies and individuals participated in the plan preparation and are cited throughout. Following legal notifications in the Bend Bulletin the draft plan was available for public comment for a 30 day period from May 10 to June 12, 2014. Also a public hearing was held before the Bend City Council June 18, 2014. A copy of legal notice, display ad and a summary of comments during these periods are contained in Appendix A. In an effort to broaden public participation in the development of the Plan the City also placed notices in public places frequented by low and moderate income residents, made direct contact with local building organizations, made direct contact with local realtor organizations, and direct contact with all service providers. Also direct mailings and e-mailings were made to homeless providers.

#### **5. Summary of public comments**

No comments were received during the public hearing.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

#### **7. Summary**

The Consolidated Plan provides a basic blueprint for the City to follow in allocating its resources. It also provides valuable data for interested parties to review in understanding reasons for the priorities listed and goals that they established.

The data, though, only provides a snapshot in time of the housing and community development needs of Bend. In addition, much of the HUD supplied data from the Comprehensive Housing Affordability Strategy, is information that for the most part is outdated. Where possible alternative data has been provided, but certain sections had no additional data available that met the identified criteria.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BEND	
CDBG Administrator	BEND	
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

### Narrative

#### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

As part of the consultation process particular emphasis was given to discussions with the only adjacent government, Deschutes County, regarding the priority non-housing community development needs. Deschutes County Deputy Director, Erik Kropp, was instrumental in discussions regarding available services and priorities. The homeless strategy for Bend is being done through the Ten Year Plan to end Homelessness, and on the local level, for this plan, consultations were done with the largest homeless providers plus the Homeless Leadership Council. Representatives of NeighborImpact, Bethlehem Inn, Central Oregon Veterans Outreach, Shepherd's House and other shelter providers, along with service providers all provided content to this document, particularly with regards to information on what services currently are available and what recommendations for this plan should be implemented regarding the homeless. The City of Bend Long Range Planning Division was consulted on a regular basis regarding existing housing in Bend as well as population forecasts, expected housing needs and other information. There is no metropolitan planning for Bend, as there are no adjacent local governments.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The city recognizes the importance of coordination among the city and the community's housing and social service providers in meeting the community's priority needs. Throughout the 5-year Consolidated Planning period, the city will undertake actions that call for the city to coordinate with local housing and social service providers in the identification, documentation and mitigation of community needs. This will result in a more streamlined and effective service delivery system. In addition, the city has a full time manager dedicated to CDBG and affordable housing to serve as a point of contact and to manage the city's role in addressing housing and community development needs. The CDBG/Affordable Housing Advisory Committee serves in an on-going capacity. The Committee which is composed of housing developers, social service professionals, the public-at-large, representatives from homebuilders, the real estate and Chamber of Commerce provides valuable expertise to city staff and the City Council and serves to enhance the coordination of service delivery in the broader community. Through its involvement on the Homeless Leadership Coalition the City of Bend works with providers for the Homeless Population. The City assists in coordinating programs, including funding of such, for agencies that deal with the Chronic Homeless. This includes NeighborImpact, the Bethlehem Inn, Shepherd's House and other providers of services to the Chronically Homeless. The City of Bend has a long standing partnership with Oregon Housing and Community Services. The City has worked with them on several projects, including Neighborhood Stabilization and on numerous projects in Bend. As the City does not receive any HOME funds as an entitlement community, any HOME projects in Bend are funded by OHCS. The City works with OHCS on those projects, providing environmental review, expedited permits and other assistance. In all of these the City maintains compliance with the State Consolidated Plan,

particularly on projects that are funded by both entities. Additionally, per City of Bend resolution, one member of the Affordable Housing Advisory Committee is the regional representative of Oregon Housing and Community Services. The City of Bend works closely with Economic Development for Central Oregon (EDCO), through the offices of the Bend Business Advocate. Additionally the City has a very good relationship with the Central Oregon Builders Association (COBA). COBA and the City have worked in partnership in the past and expect to continue this partnership to aid in the utilization of Central Oregon Contractors for projects funded by the City of Bend. Between these two agencies the City has contacts and connections with many of the major participants that contribute to economic development in the region.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

Since the late 1990's, The Central Oregon Homeless Leadership Coalition (HLC) has been tackling this challenging and often dynamic problem. The HLC consists of more than 40 organizations and individuals from Deschutes, Crook and Jefferson Counties. Participants include the faith community, shelter providers, public schools, public health, emergency services, veterans outreach, public safety, mental health, housing services, public services, private employers and others. The representation is a diverse group of interests, unified by a common focus.

Mission: The Homeless Leadership Coalition is a collaboration of community partners in Crook, Jefferson, and Deschutes counties engaging the community through education, advocacy, planning, prioritization and accountability for services to persons experiencing homelessness.

Based on the Continuum of Care's strategic plan, the focus is on the needs of homeless families with dependent children who require housing and school stability. The Point in Time data supports these efforts. Chronic Homeless families with children increased from 10 to 23. The Continuum of Care funded Transitional Housing program is serving 45+ households with children/year. The average stay in transitional housing is eleven months with 83% of the households able to maintain housing at exit. At this time all Permanent Supportive Housing is operated by the regional housing authority and is serving veterans and persons with disabilities. The addition of 15 VASH vouchers bringing the area total to 75 housing vouchers and has reduced the number of chronic homeless veterans. All four shelters in Central Oregon are funded by private and foundation support. The youth services continuum is funded with federal Runaway Homeless Youth (RHY) and state funds.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The Continuum of Care Homeless Management Information System (HMIS) lead agency is NeighborImpact; they are also the Emergency Solutions Grant (ESG) recipient from the state and

administer the funds for Homeless Prevention and Rapid Rehousing categories. The area sub-recipients apply for funding and are reviewed and approved by the Homeless Leadership Coalition's voting members based on the project's ability to align with the program guidelines for ESG funding. The State of Oregon Housing and Community Services (OHCS) requires from the Continuum of Care's ESG recipients quarterly reporting on performance standards. The quarterly reports are then presented to Homeless Leadership Coalition voting members for review and monitoring of ESG performance. All recipients must participate in Service Point (the state mandated HMIS) and are supported by the HMIS lead. The policies and procedures in place are outlined in the contract with each sub-recipient at the start of the funding cycle.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

1	<b>Agency/Group/Organization</b>	CENTRAL OREGON REGIONAL HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Central Oregon Regional Housing Authority, DBA Housing Works, was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Executive Director, Housing Director and Real Estate and Facilities Director) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by the Housing Works.
2	<b>Agency/Group/Organization</b>	NEIGHBORIMPACT
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Child Welfare Agency Publicly Funded Institution/System of Care Regional organization Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	NeighborImpact was consulted throughout the creation of this plan, both through written requests for response to the surveys, through interviews with key staff (Housing Director and Deputy Director of Community Services) and through numerous contacts with said staff for specific answers to questions regarding projects and work done by NeighborImpact, most specifically in realm of Homeownership and Homeless services.
3	<b>Agency/Group/Organization</b>	CENTRAL OREGON VETERANS OUTREACH
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Central Oregon Veterans Outreach was consulted regarding homeless housing needs and Veterans housing needs. Central Oregon Veterans Outreach provides weekly outreach to all homeless camps in the region and provides services, such as water, food, tents, sleeping bags, coats, clothes, etc. to all homeless, not just veterans.
4	<b>Agency/Group/Organization</b>	Saving Grace
	<b>Agency/Group/Organization Type</b>	Housing Services-Victims of Domestic Violence

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Domestic Violence Shelters
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through direct interviews with project managers, Saving Grace was consulted as to what needs exist in the region regarding housing and services for victims of Domestic Violence. As a subrecipient of CDBG funding for both rehabilitation of facilities and counseling, Saving Grace, the only domestic violence service and shelter provider in Central Oregon, their input is instrumental in determining needs and solutions to this problem. We use an ongoing consultation with Saving Grace to provide assistance for their programs.
5	<b>Agency/Group/Organization</b>	SAINT VINCENT DE PAUL SOCIETY
	<b>Agency/Group/Organization Type</b>	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy Food Bank
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through both written survey and direct interview, Saint Vincent de Paul of Bend was consulted regarding services provided by this organization, both Housing and Food Bank. It is hoped that continued coordination with Saint Vincent de Paul can build upon the already positive partnership the City of Bend has regarding transitional housing that this agency provides.
6	<b>Agency/Group/Organization</b>	Volunteers in Medicine
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Health Services

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through both direct contact and interview, Volunteers in Medicine was consulted regarding health care services that they provide for low income Bend residents. With the implementation of the Affordable Care Act, Volunteers in Medicine, hopes to coordinate with both the City and the County regarding the "gap" of individuals and families who still cannot get coverage or afford the necessary insurance.
7	<b>Agency/Group/Organization</b>	BEND AREA HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As a regular recipient of CDBG funds from the City of Bend, Habitat for Humanity was consulted via interviews about needs for affordable housing that would assist in their mission. Continued coordination with Habitat for Humanity should improve with assistance also being enhanced.
8	<b>Agency/Group/Organization</b>	BEND'S COMMUNITY CENTER
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Bend's Community Center was interviewed and consulted regarding, most specifically, the services they provide to Seniors. In recent years Bend's Community Center's role in providing services, most particularly meals, for seniors and homeless has increased significantly. The City of Bend has coordinated with Bend's Community Center regarding access and building improvements for the Center and feels that continued coordination will ensure that this organization can continue to effectively serve these populations.
9	<b>Agency/Group/Organization</b>	LEGAL AID SERVICES OF OREGON, CENTRAL OREGON REGIONAL OFFICE
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-homeless Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Bend has provided funding and consulted with Legal Aid of Central Oregon on issues related to Fair Housing for several years. We continue to consult with Legal Aid of Central Oregon and utilized their services regarding Fair Housing in the last year.
10	<b>Agency/Group/Organization</b>	Central Oregon Association of Realtors
	<b>Agency/Group/Organization Type</b>	Business Leaders Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Central Oregon Association of Realtors was consulted regarding anticipated housing needs and market analysis for what is currently available. The City of Bend has a long record of working with local realtors to assist potential homebuyers who are purchasing homes through any of the numerous affordable homeownership programs operated by the City of Bend using local, state and federal (HUD) funding. We hope to continue that coordination and cooperation in the future.
11	<b>Agency/Group/Organization</b>	Building Partners for Affordable Housing
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Through numerous conversations, interviews and written survey, Building Partners was consulted regarding housing needs in the community and how best to address them, most particularly how to bring private equity and private contractors/developers/builders into the arena. Bend will continue to consult with Building Partners to continue the unique partnerships that have developed between the City and the local development community.
12	<b>Agency/Group/Organization</b>	Latino Community Association
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Anti-poverty Strategy

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Latino Community Foundation was consulted through direct interviews and through written survey. The City hopes that this consultation will improve the coordination efforts in three major areas: Increasing the number of minority home owners through existing and future programs, coordinate in the needs of Latino families who reside in some of the area Manufactured Home Parks, and increase the number of affordable family rental units available.</p>
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**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	NeighborImpact	The Continuum of Care program is designed to promote communitywide commitment to the goal of ending homelessness; provide funding for efforts by nonprofit providers, and State and local governments to quickly rehouse homeless individuals and families while minimizing the trauma and dislocation caused to homeless individuals, families, and communities by homelessness; promote access to and effect utilization of mainstream programs by homeless individuals and families; and optimize self-sufficiency among individuals and families experiencing homelessness. The local Continuum of Care covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There is only one agency, NeighborImpact (a 501c3) receiving HUD Continuum of Care funding and as the sponsor agency they apply directly to HUD for funding, and provide program, fiscal and grants management services. NeighborImpact, in cooperation with the Homeless Leadership Coalition, is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinates the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The City of Bend Strategic Plan addresses all of these elements in the priorities for funding designed to meet these goals.
Ten Year Plan to End Homelessness	Ten Year Plan to End Homelessness Committee	The City of Bend utilized the Ten Year Plan to End Homelessness in assessing needs and resources for the local homeless population. These two overlap in several significant areas, most particularly in the Six Goals identified in the Ten Year Plan. Of those, the first three, Homeless Prevention, Increasing the Supply of Affordable Housing, and Appropriate Support Services are all goals of the City of Bend Consolidated Plan.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

The City of Bend consults regularly with the Regional Advisor to the Department for Oregon Housing and Community Services regarding housing needs, housing funding opportunities, coordination of funding for large projects, grant opportunities for both the City of Bend and the housing providers that the City coordinates with, and other community development and housing needs. The city has a designated seat on the Affordable Housing Advisory Committee for the Regional Advisor to the Department.

In addition the City regularly coordinates with the only adjacent government entity, Deschutes County, mostly regarding homeless needs but also regarding other community development projects. The City has partnered with Deschutes County on several homeless initiatives, including shelter acquisition and financing and homeless services.

**Narrative (optional):**

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Creation of the Consolidated Plan utilized multiple means to acquire public comment on housing and community service priorities for low and moderate income individuals and special needs populations. Among these methods were:

- Written surveys
- Meetings and work sessions with housing and community development partners and stakeholders
- Discussions and meetings with advisory groups including the City of Bend Affordable Housing Advisory Committee, the Homeless Leadership Coalition, the Bend City Council,
- Public meetings and hearings

The City of Bend Consolidated Plan agrees with the policy directives and strategies contained in several related plan documents for Bend and Deschutes County. These documents include:

- Public Housing Agency (PHA) Plan as established by HousingWorks (Regional Housing Authority)
- Continuum of Care Strategy as published by NeighborImpact (Regional Community Action Program Agency)
- City of Bend Analysis of Impediments to Fair Housing
- Bend Area General Plan

In addition the City solicited comment in mailed out surveys to over 100 parties, including affordable housing providers, service providers, commission and committee members and elected and appointed officials.

## **Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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1	Newspaper Ad	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Summary of response/attendance</p> <p>In order to obtain significant community input, two public meetings, to discuss the broad array of needs in the community were held. One was held the evening of January 24, 2014 and the second was held at noon, February 20, 2014. Notices were advertised in the newspaper, both as a legal notice and a display ad, as well as direct notification to known interested persons and agencies. The direct notices went to all members of the Homeless Leadership Coalition, to Housing Works (the regional Housing Authority), to NeighborImpact</p>	<p>Participants were given \$100 of City of Bend Housing and Community Development Dollars. Participants were asked to spend their \$100 on the community needs. This technique provided an open-ended and flexible method for the general public to identify community needs. The categories were the same as those for the Elected and Appointed policy makers. Participants were restricted to expending no more than \$15, consistent with CDBG requirements (15%) in the Social Services category. After tabulation, the needs identified through</p>	<p>There were no comments that weren't accepted as part of this plan. All input has been included.</p>	
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			<p>(the regional Community Action Program agency), the Partnership to End Poverty, the Latino Community Association, Central Oregon Partnerships for Youth/Deschutes County Sherriff, Bend La Pine Schools Project H.E.L.P. Homeless liaison, Oregon Department of Human Services, Central Oregon Veterans Outreach, Inc. (COVO), Saint Vincent de Paul, United Way of Deschutes County, to members of the local faith based community, local non-profit housing developers, local for profit housing developers and local tenant organizations. The public meetings</p>	<p>this process, in ranked order by category are:  Affordable Housing --  Create new Affordable rental housing, \$459;  Increase affordable home ownership, \$344; Affordable Veterans Housing, \$298; Land Acquisition for Affordable Housing, \$245;  Purchase/preserve existing affordable housing, \$230;  Rehabilitate low-income rental housing units, \$165;  Accessibility improvements for renters/homeowners , \$146; Rehabilitation assistance to low-income homeowners, \$131; Create new senior housing, \$120  Total: \$2,138Funding</p>		
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			<p>were attended by approximately 75 people. The format of the meeting consisted of a brief overview of what programs are covered by the Consolidated Plan, the need for a Consolidated Plan and the format for public involvement in the plan. The public meetings were attended by approximately 25 people, of which 15 took part in the funding exercise. The format of the meeting consisted of a brief overview of what programs are covered by the Consolidated Plan, the need for a Consolidated Plan and the format for</p>	<p>for Homeless Shelter/Facilities: Emergency Shelter Space, \$204; Transitional housing w/services(6 - 24 months), \$189; Emergency Sobering Center, \$133; Permanent supportive housing, \$117; Total: \$643</p> <p>Public Infrastructure: Street Improvements*, \$239 ; ADA improvements, \$231; Sewer collection system improvements*, \$128 ; Sidewalk Improvements*, \$108; Water Improvements*, \$87; Flood Drain Improvements*, \$5</p> <p>Total: \$798 *in identified low income neighborhoods or that directly benefit low and moderated</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
			public involvement in the plan.	income individuals Public Services: Shelter Assistance (staff), \$111; Employment training, \$80; Services for those with physical disabilities, \$72; Homeless Outreach/Counseling, \$61; Youth services, \$59; Support Services, \$48; Substance abuse, \$47; Senior Services, \$41; Health Services, \$35; Housing Counseling, \$28; Micro-Enterprise Program Development, \$25; Homeless Prevention Services, \$7; Total: \$614		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Newspaper Add (attached in addendums) was published for Open House to discuss Consolidated Plan			
3	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Newspaper Add (attached in addendums) was published for Open House to discuss Consolidated Plan			

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

Although there is various data in this document that shows the needs of differing types of housing, the overall greatest need identified through both data research, public input, and interviews with stakeholders is the lack of available rental units, both affordable and market place. As of April, 2014, Bend had less than a 1% vacancy rate, and for multi-family rentals units (apartments, duplexes, four-plexes, etc.) the rate was 0.4%. This equates to approximately 18 available multi-family units for rent in a community of 77,000 that is actively developing a four year university with stated enrollment goals of 5,000 students (with the attendant population increase, both in terms of students and staff and with plans for only 300 dorm rooms). These are not actionable numbers, these are crisis numbers. In addition to the lack of available rental properties, the rents for those that are not currently under contract are increasing at an alarming rate.

Although Bend did have a brief period where homeownership opportunities were available for low and moderate income individuals and families, this also coincided with a period where lenders were very cautious in making credit available. That has loosened somewhat, but also housing prices have increased at a rate of 17.5% per year over the last two years.

The tight rental market also makes it very difficult for operators of homeless shelters and transitional housing to purchase units to increase the available beds for their population. Some are concentrating on rehabilitation of existing facilities to increase capacity, most particularly Saint Vincent de Paul Society of Bend and Central Oregon Veterans Outreach, and others are taking a more long range view and planning on adding to existing campuses (Bethlehem Inn).

These factors are all affected by the lack of available land that is ready for development, both multi-family and single family residential, and the slow pace of expansion of the Urban Growth Boundary to bring more land into the City for development.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The City of Bend has numerous housing needs, but the most identified issue, stated by most of the entities consulted and supported by available data, is the lack of rental housing; not just affordable rental housing, but all rental housing. With less than one percent vacancy rate, this means that at any time there are less than 18 units, both single and multi-family, that may be available for rent, regardless of rent level (in conferring with rental managers and realtors, the actual number may be less. Some listed as vacant may be undergoing turnover, with new paint, rehab, etc. so that they are vacant but not technically available for rent). Combine this with a hospitality based economy, with its attendant low wage structure, and also consider the coming construction of a four year university, and Bend has significant difficulties to address to meet demand. The lack of available land for development has increased land prices, which in turn is also pricing many low and moderate income individuals out of the homeownership market.

In particular is the lack of affordable rentals, both for families and for singles. Bend has not had any significant construction of multi-family rentals in the last five years, although some units are now coming on line. Combine this inadequate housing creation with a population that, despite the economic downturn of recent years, increased at a rate of 1.5% per year, and the result is a market in severe distress.

For a brief period of time single family purchase options were actually affordable for some in the low to moderate income work force, with median prices dropping to a low of \$204,000 in 2012. But prices have increased at a rate of 17.5% per year since then, and show no signs of slowing down in the immediate future. Combine this with a market that saw investors with ready capital utilize the low point of the market swing to acquire many of these units and convert them to rental properties, and, like the rental market, the availability of affordable options for home purchase are also extremely limited.

Demographics	Base Year: 2010	Most Recent Year: 2012	% Change
Population	76,639	79,109	3%
Households	31,790	32,362	2%
Median Income	\$50,600.00	\$52,601.00	4%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

US Census

Census data is from AmericanFactFinder. It has more accurate data but in some instances does not have detailed demographic categories that are requested in this survey. In those instances the default data has been utilized. This means that some totals may appear to be unbalanced. Currently there is not the level of detail available for the more nuanced specifics HUD requests as part of the Consolidated Plan, but, it is also very difficult to utilize five year old data (as supplied by HUD) in a growing, dynamic such as Bend.

**Data Source Comments:**

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,010	7,150	10,300	6,610	
Small Family Households *	1,140	2,330	3,930	20,910	
Large Family Households *	350	150	680	1,390	
Household contains at least one person 62-74 years of age	790	960	1,340	810	5,160
Household contains at least one person age 75 or older	1,020	1,460	980	500	2,640
Households with one or more children 6 years old or younger *	820	1,320	2,220	5,410	
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data** 2005-2009 CHAS  
**Source:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	215	315	25	655	0	0	15	35	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	15	0	15	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	10	55	4	244	0	4	4	20	28
Housing cost burden greater than 50% of income (and none of the above problems)	1,235	750	40	0	2,025	440	705	735	225	2,105

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	115	850	1,010	155	2,130	90	320	680	650	1,740
Zero/negative Income (and none of the above problems)	45	0	0	0	45	75	0	0	0	75

**Table 7 – Housing Problems Table**

Data 2005-2009 CHAS  
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	1,505	970	430	30	2,935	440	710	755	280	2,185
Having none of four housing problems	245	1,130	2,185	1,460	5,020	190	765	1,785	1,535	4,275
Household has negative income, but none of the other housing problems	45	0	0	0	45	75	0	0	0	75

**Table 8 – Housing Problems 2**

Data 2005-2009 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	290	720	475	1,485	160	250	695	1,105
Large Related	170	0	95	265	0	50	70	120
Elderly	460	435	115	1,010	230	435	280	945
Other	680	640	635	1,955	140	295	370	805
Total need by income	1,600	1,795	1,320	4,715	530	1,030	1,415	2,975

**Table 9 – Cost Burden > 30%**

Data 2005-2009 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	250	265	20	535	135	205	400	740
Large Related	130	0	10	140	0	50	50	100
Elderly	385	230	15	630	165	195	100	460
Other	665	395	10	1,070	140	255	185	580
Total need by income	1,430	890	55	2,375	440	705	735	1,880

**Table 10 – Cost Burden > 50%**

Data 2005-2009 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	175	10	60	4	249	0	4	0	20	24
Multiple, unrelated family households	0	0	10	0	10	0	0	4	0	4

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	175	10	70	4	259	0	4	4	20	28

**Table 11 – Crowding Information – 1/2**

Data Source: 2005-2009 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

U.S. Census data has a higher total number for single person households (8,623) than does the HUD supplied Community Housing Affordability Strategy (CHAS) data, but does not differentiate by income as the CHAS data does. The Census Data shows a substantial portion of the population living alone, with 3,562 men and a significantly higher number of women, 5,061, living alone. These numbers make up 26.6% of the total housing units in Bend, very consistent with the national average of 26.7%. Bend, with a 2014 vacancy rate of less than one percent will have a sizeable number of individuals that are not only priced out of units, but have no actual units available to rent. The single household population is varied, but in most cases appears to be young individuals, and older (in some cases) retired individuals. As Bend is a tourist destination, there are many hospitality industry employees who are in need of housing, and workforce units are increasingly hard to find. In any case, with this percentage of population competing for limited number of units available for single person households, the number who need assistance is a considerable portion of the population.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Saving Grace, the only domestic violence shelter and counseling service in Central Oregon, in the last calendar year sheltered 48 single women and 118 women with children who were victims of domestic violence and/or sexual assault who were in need of housing. Saving Grace also met with 867 women in Bend at their counseling office seeking services for domestic violence, sexual assault, stalking, and

dating violence, 75%, or 650 who were seeking housing assistance of any kind. They were either wanting to leave their situation or doubled up with friends/family or in unstable housing. Regrettably, this situation and numbers are predicted to remain constant or grow in the coming years.

The National Council on Disability put out a report on January 19, 2010 titled “The State of Housing in America in the 21st Century: A Disability Perspective”. This report states that roughly 41% of all households with disabilities -- for Bend that would be 2,970 households -- cannot afford their housing, and nearly 40% of all worst case housing situations have someone with a disability.

### **What are the most common housing problems?**

The most common housing problem in Bend is availability of Rental Housing. With a vacancy rate of .7% for all units and .4% for multi-family rental units, finding any unit to rent is difficult, and more so for those seeking units that are affordable. This low vacancy rate has caused bidding wars for available rentals and also has allowed the market rate to rise because of scarcity. Rent burden, the result of the housing shortage, is a significant factor in housing problems, combined with the cyclical nature of employment in the service industry (a bad snow year means reduced employment in the service industry jobs during the ski season; as does a bad wildfire year during summer, which, while providing some jobs in wild land fire suppression, reduces the flow of tourists to the community), the combination of high rents and limited employment opportunities creates a very difficult environment for those in need of affordable housing.

With land prices increasing at a worrying rate, this also means that opportunities for affordable units for sale for low and moderate income homebuyers are also scarce. The last two years have seen home prices increasing at a 17.5% annual rate.

Overall, Bend does not have a substantial number of units that are in need of major rehabilitation. This is due in part to the relatively young housing stock and also to the tight housing market, making any unit, either rental or in home ownership, a valuable commodity that will be maintained to preserve that asset.

asset.

### **Are any populations/household types more affected than others by these problems?**

Of the 36,562 total housing units in Bend (according to 2012 Census Data), 25,121 of these (68.7%) are single family, detached units. This percentage is seven points higher than the nation as a whole and five percentage points higher than the State of Oregon Average. Bend is a community that has not traditionally had large percentage of population living in multi-family housing. Similar sized Oregon Cities (Medford, Gresham, Hillsboro, Corvallis) all range in the area of 63% of housing being single family, detached.

The lack of affordable multi-family units is a serious issue. It is lack of available units, in all income ranges and price points, that constitutes the major housing problems in Bend. Low income Renters are the most affected by this problem. Unlike larger, older more metropolitan communities, Bend does not have any neighborhoods that have physical problems with their housing. Any units that are in need of major repair are isolated instances, and either sold for redevelopment or sold and rehabilitated for use as either a rental or homeowner purposes.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Characteristics and needs of Low-income individuals and families with children in the at-risk categorization of homelessness are very similar to those who are homeless (as described above). Heads of Households are generally female while single individuals requesting assistance are generally male. Their needs are steady living wage employment with reliable and adequate transportation. Many lower wage jobs are not Monday through Friday, nine to five and therefore child care is limited especially if there is a disability or special needs situation. This demographic generally possess a lower level of education, some post-secondary but without degree or certification. The most pressing and largest barrier to overcome for this population is affordable and available housing. The availability of housing priced within the Fair Market rent from HUD for this area is null. The HUD FMR's are about two years behind current market rates and due to the history some of the clients possess (a prior eviction or losing housing) make it almost impossible for them to find housing.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

NeighborImpact, the regional Continuum of Care agency utilizes Oregon's Ending Homelessness Advisory Council's definition of homelessness as their guiding documentation for determining at-risk population for projection and local area planning regarding homeless issues.

Oregon's Ending Homelessness Advisory Council adopted the definition of "homelessness" as being without a decent, safe, stable, and permanent place to live that is fit for human habitation.

People experiencing homelessness, under the broad EHAC definition, include more than people living on the street. They include those who:

- share the housing of other persons due to loss of housing, economic hardship, personal safety, or a similar reason
- live in motels, hotels, trailer parks, or camping grounds because they lack adequate

alternative housing

- live in emergency or transitional shelters
- have been abandoned in hospitals
- await foster care placement
- sleep in a public or private place not designed for or ordinarily used as a regular sleeping place for human beings

for human beings

• live in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings

• face impending eviction from a private dwelling unit and have not found a subsequent residence and the person lacks the resources and support networks needed to obtain housing

• face discharge within a week from an institution in which the person has been a resident for 30 or more consecutive days and for whom no subsequent residence has been identified and s/he lacks the resources and support networks needed to obtain housing

Migrant children between the ages of three and 21 qualify as homeless when they live in the circumstances described above.

### **Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

The major housing characteristics that cause instability and increased risk of homelessness are cost burden and severe cost burden. With Bend having a large population working in the hospitality industry, and with the cyclical nature of that employment, dependent upon weather and the economy as a whole, there are periods in which not enough hours can be worked to cover the ever increasing rental costs for the City. Cost burden and severe cost burden alone, though, do not fully cover the dire need of increased inventory. Housing Works, the provider of Section 8 Rental Vouchers, has many cases of individuals who have been awarded a voucher but are unable to find a unit that is available for rent (they are currently advising tenants in units to not move or give notice, as they will not be able to find another unit). And market rents are increasing for those that can find a unit.

### **Discussion**

The lack of available land for development not only affects the rental market but puts a serious hit on the homeowner market. Land prices can effectively put homeownership out of reach for most low and moderate income home buyers in Bend, with the exception of those in programs that subsidize the purchase. Until the South East Sewer Interceptor comes on line, making more land available for development, and until the Urban Growth Boundary is expanded, bringing more land into the City for development, the problem associated with lack of available land will remain.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Bend is a unique community in that 83.6% of its housing was constructed after 1970 (70% after 1980). For all intents and purposes, it is a new city. And it is also an anomaly in that, unlike most cities, the older housing in Bend is considered desirable and is, for the most part, located on the West Side of the City in more expensive neighborhoods. Housing that was originally constructed as Mill Worker Housing is now classified as "close-in" cottages and sell for a premium. As such, most of the older housing in Bend is in much better physical condition and is better maintained than in other parts of Oregon and the country as a whole.

As a City, Bend enjoys a housing supply that is well maintained, new, and increasingly valuable. With scarcity of all housing, this will probably remain a constant for the near future.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,150	230	120
White	1,895	210	110
Black / African American	15	0	0
Asian	0	0	10
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	195	14	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2005-2009 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,850	725	0
White	2,480	665	0
Black / African American	50	0	0
Asian	55	0	0
American Indian, Alaska Native	40	15	0
Pacific Islander	0	0	0
Hispanic	160	40	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2005-2009 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,875	2,280	0
White	2,680	1,975	0
Black / African American	0	0	0
Asian	20	24	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	125	195	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2005-2009 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,120	2,185	0
White	1,080	1,980	0
Black / African American	0	0	0
Asian	10	60	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	10	125	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2005-2009 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

Although the numbers do indicate that there are many units out there with housing problems this is only 24% of the total housing units. For the jurisdiction as a whole, 11.7% of the population reported housing problems. Only two racial or ethnic groups exceeded this amount.

The total percentage of population, by race, that self-identified as experiencing housing problems is as follows:

	0% to 30%	30% to 50%	50% to 80%	80% to 100%	Total
White:	.7%	3.5%	3.8%	1.5%	11.5%
Black/African American:					
	4.2%	14%	0%	0%	18.2%
Asian:	0%	5.7%	2.0%	1.0%	8.7%
American Indian/Alaskan Native:					
	3.1%	6.2%	3.1%	0%	12.4%

Pacific Islander:

0%      0%      0%      0%      0%

Hispanic:      3.1%      2.5%      1.9%      0.15%      7.515%

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Severe housing problems, in Bend, will for the most part be isolated instances. As stated previously, Bend is a very new City, with over 80% of its housing constructed after 1970, and close to 70% constructed after 1980. The majority of Bends low and moderate income populations live in housing that was constructed in these time periods.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,945	435	120
White	1,715	395	110
Black / African American	0	15	0
Asian	0	0	10
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	190	25	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2005-2009 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,680	1,895	0
White	1,455	1,700	0
Black / African American	0	50	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	50	4	0
American Indian, Alaska Native	20	30	0
Pacific Islander	0	0	0
Hispanic	100	100	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

**Data** 2005-2009 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,185	3,970	0
White	1,110	3,550	0
Black / African American	0	0	0
Asian	20	24	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	55	260	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

**Data** 2005-2009 CHAS  
**Source:**

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	2,995	0
White	310	2,745	0
Black / African American	0	0	0
Asian	0	65	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	0	135	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2005-2009 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

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In Bend, 6.6% of the population reported severe housing problems. One group exceeded this amount. The total percentage of population experiencing severe housing problems is:

	0% to 30%	30% to 50%	50% to 80%	80% AMI to 100%	Total
White:	2.4%	2.0%	1.5%	0.4%	6.3%
Black/African American:	0%	0%	0%	0%	0%
Asian:	0%	5.2%	2.0%	0%	7.2%
American Indian/Alaskan Native:	3.1%	3.1%	0%	0%	6.2%
Pacific Islander:	0%	0%	0%	0%	0%
Hispanic:	3.0%	1.5%	0.8%	0%	5.3%

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

Housing cost burdens, as a whole, are significant and trending to continue being a considerable expense. Bend's property prices are rebounding at a substantial rate. Land costs are now approaching over \$300,000 per acre (undeveloped, raw dirt property). With this increase in prices, we can expect cost burdens to continue to be a need experienced by families and individuals in need of affordable housing. The overall rate for the City is 40.4%

With the vacancy rate below 1%, average rents for Bend for a two bedroom unit approaching \$800, and population increasing at a higher rate than the rest of Oregon, Bend has significant cost burdens currently that will not ease anytime in the immediate future.

Regretfully, any available data, either from the HUD supplied CHAS Data (2005 - 2009) or the 2012 American Community Survey Data from the Census Bureau, is out of date and not necessarily relevant to the current situation. It can show historic trends, but truly doesn't represent the present conditions.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,415	6,390	5,165	120
White	17,995	5,915	4,630	110
Black / African American	35	65	0	0
Asian	245	19	70	10
American Indian, Alaska Native	80	65	60	0
Pacific Islander	10	0	0	0
Hispanic	865	220	270	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2005-2009 CHAS  
Source:

### Discussion:

The largest minority population that shows a cost burden is the 865 for Hispanic families below 30% AMI, 13.8% of the total Hispanic population of Bend. While this is significant, by percentage it is less

than the 25% of the total White population in the same category. The total percentage of population, by race, that self-identified as experiencing housing cost burden is as follows:

White:	39.7%
Black/African American:	14.3%
Asian:	20.4%
American Indian/Alaskan Native:	14.9%
Pacific Islander:	3.4%
Hispanic:	21.6%

None of these populations have a housing cost burden that exceeds the overall community as a whole.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As a whole, the group that most self-identified as having a disproportionately greater need than those of that income category surprisingly turned out to be those identified as White. The next largest group were those that identified as Asian. However, no income categories showed a racial or ethnic group with a disproportionately greater need than the needs of that income category as a whole.

As stated previously, the Housing Stock of Bend is in remarkably good shape. It is newer than that of comparable cities in Oregon, or the United States as a whole, and it is maintained in sound state. While no categories have a greater need than the community as a whole, the entire housing stock needs an influx of both Rental and Home Ownership units that are priced at affordable levels for all strata of the market. It is difficult to establish a disproportionately greater need when all income categories experience that need.

**If they have needs not identified above, what are those needs?**

The obvious need that will be experienced by all racial and ethnic groups, as stated above, will be the availability of housing, both for rent and for purchase that is affordable. This is being experienced across all races, ethnicities and income levels.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Bend does not have any large racial or ethnic neighborhoods. With a population that is 91% white, any minorities are, for better or worse, incorporated into the greater neighborhoods as a whole.

## NA-35 Public Housing – 91.205(b)

### Introduction

Housing Works, the regional housing authority, assists Central Oregon families and individuals in obtaining quality, affordable housing options and more. They provide access to well-maintained rental communities, homeownership opportunities and rental assistance. Housing Works leverages public and private funding obtained through innovative partnerships to create housing opportunities that fill community-defined needs.

*While Housing Works does not, any longer, own “public housing” in the formal sense, Housing Works operates a significant portfolio of 383 units in Bend consisting of:: 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or Low Income Housing Tax Credits which serve a particular target market; and 2) housing that is subsidized on an on-going monthly basis through various government programs, aimed at serving the lowest income residents of our communities.*

*communities.*

Housing Works maintains their properties in excellent condition. Housing Works completed a major renovation of the 88 units at Summit Park in 2008. The Eastlake Village project is less than 15 years old, as is Horizon House and Emma’s Place. The Putnam Pointe mixed-use development was completed in May, 2009. This property provides a needed 44 units of affordable workforce housing in the downtown Bend corridor.

Each Housing Works property maintains its own waiting list for prospective tenants. These lists vary by property and by program.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,164	0	889	75	0	200

**Table 22 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Alternate Data Source Name:**

Housing Works Data

**Data Source Comments:**

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	0	0	0	0	0
Average length of stay	0	0	0	0	0	5	0	0
Average Household size	0	0	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	286	0	268	18	0
# of Disabled Families	0	0	0	668	0	625	43	0
# of Families requesting accessibility features	0	0	0	1,135	0	1,032	18	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Housing Works Data

**Data Source Comments:**

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	0	2,425	2,352	73	0	0
Black/African American	0	0	0	0	64	62	2	0	0
Asian	0	0	0	0	16	16	0	0	0
American Indian/Alaska Native	0	0	0	0	45	45	0	0	0
Pacific Islander	0	0	0	0	7	7	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Housing Works Data

Data Source Comments:

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	220	0	219	1	0	0

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	0	0	0	2,402	0	2,328	74	0	77
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Housing Works Data

**Data Source Comments:**

### **Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Central Oregon Regional Housing Authority, dba Housing Works, has 556 applicants on the Non-Elderly Disabled (NED) waiting list. Similar to the problems experienced by the community as a whole, the availability of units is the major need for these applicants, in addition to the needs for vouchers.

### **Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

There are 2,043 applicants on the Housing Choice Voucher waiting list.

The most immediate needs are available affordable units as well as security deposit assistance. The vacancy rate in Bend is less than one percent for all units, and 0.4% for multi-family units, making it near impossible for participants on the Housing Choice Voucher to find suitable and affordable rental housing. Along with available housing, it is also difficult for low-income households to come up with the up-front costs (screening fees, first and last month's rent and security deposit) associated with obtaining housing.

### **How do these needs compare to the housing needs of the population at large**

These needs are fairly comparable to what is seen in the population at large. However, those with higher incomes have a greater chance of obtaining housing due to the ability to afford higher rents in an increasingly competitive rental market.

### **Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

There is typically no single reason individuals or families become homeless, nor is there only one pathway to a life on the streets. Rather, homelessness appears to be the result of a cumulative series of risk factors that trigger events combined with several underlying systemic and environmental conditions that increase the probability of homelessness.

Some of these risk factors include:

- Poverty
- Physical disability or mental illness or addiction
- Difficult childhood history like fetal alcohol syndrome and abuse
- Time in foster care
- Family conflict
- Lack of supportive relationships
- Lack of education

None of these factors by themselves or in combination means certain homelessness. However, the higher presence of risk factors increases the probability of homelessness when they are met with a triggering event. Triggering events are those events that cause the loss of housing. These can include:

- Financial crisis, particularly job loss or layoff
- Moving for economic or social opportunity
- Health crisis or emergency
- Family conflict (domestic violence)
- Landlord/roommate conflict
- Unchecked addiction and/or mental illness
- Crime (either as a victim or perpetrator)

Once people lose their housing, they can quickly become trapped in a system of multiple, cumulative barriers that make regaining housing extremely difficult. Research shows that 65% of people do find their own way out of homelessness. But the most vulnerable - those with the greater combination of risk factors - can get trapped and become chronically homeless.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	443	117	0	0	84	0
Persons in Households with Only Children	63	6	0	0	10	0
Persons in Households with Only Adults	230	112	0	0	51	0
Chronically Homeless Individuals	216	31	0	0	37	0
Chronically Homeless Families	31	0	0	0	5	0
Veterans	65	13	0	0	15	0
Unaccompanied Child	34	6	0	0	8	0
Persons with HIV	0	0	0	0	0	0

**Table 26 - Homeless Needs Assessment**

**Data Source**  
**Comments:**

This information was provided by Katie McDonald, Data Operations Specialist for NeighborImpact and was gleaned from the one night homeless count.

Indicate if the homeless population is:                      Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The current estimate for families in need of housing assistance is 475 households in the Bend area that would benefit from assistance. This demographic includes those that are homeless and at risk of homelessness. Families of veterans represent a much smaller demographic with an estimate of 10-15 families that demonstrate need. The area benefit for veterans is greater than that of those who are not veterans. Breaking down the demographic into these specific areas does not disqualify the greater picture of a lack in affordable, available units in the open rental market.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The racial and ethnic groups in Bend experiencing homelessness is overwhelmingly White (94% of the total sheltered, unsheltered and at risk population) and 82% is non-Hispanic. Only 34 Hispanic persons were counted in the sheltered count for Bend as opposed to 201 that were non-Hispanic. The second largest racial demographic for the sheltered count is Black with 12 individuals and for the unsheltered/at-risk categorization is American Indian/Alaskan Native with 13.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Homelessness in Bend has many facets and faces, from the homeless person asking for assistance on street corners to the only place in the tri-county area to offer emergency shelter for families, Bend's homeless population is diverse in age, length of homeless episodes and household make up. A large percentage of single individuals seeking shelter are male, while households seeking shelter more often have a female head of household. The race and ethnicity in Bend is primarily white and non-Hispanic.

The Unsheltered population (including at-risk) encompasses wide demographic ranges and are experiencing homelessness due to the lack of affordable units in the rental market that will work with clients that may have lost housing due to a myriad of reasons in the past. Also in the unsheltered population is where the bulk of Bend's 'doubled up' population is. These individuals and families are housed with others, are not on the lease or rental agreements and are unstably housed and at risk of losing housing within moments notice.

### **Discussion:**

To assure the issues and concerns of homelessness are part of the community conscience, the Homeless Leadership Coalition, as part of the Continuum of Care has developed a website for the HLC. The website has recently been updated to include direct links to homeless service providers and the Project Homeless Connect website.

The local Continuum of Care Committee covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There is only one agency, NeighborImpact (a 501c3) receiving HUD Continuum of Care funding and as the sponsor agency they apply directly to HUD for funding, and provide program, fiscal and grants management services.

Working with the Homeless Leadership Coalition, the Continuum of Care Committee is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinates the yearly Notification of Funding Availability (NOFA) process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed.

The Homeless Leadership Coalition, the Continuum of Care Committee and the City of Bend recognize the need to reduce the number of unsheltered homeless households with dependent children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition.

An emergency preparedness plan, under the direction of the Homeless Leadership Coalition and with the cooperation of local jurisdictions, has been developed and was implemented during the winter of 2009. This is put into place during extreme weather conditions and allows for temporary shelter being provided by local churches. Unsheltered individuals and families are housed and fed in the churches for up to two weeks while agencies work to find more permanent housing for them.

An ongoing effort to engage those individuals and families routinely unsheltered includes efforts by Central Oregon Veterans Outreach (COVO) to work with veterans and others living in the numerous camps throughout this rural area. The credibility established by the COVO volunteers with the camp residents allows other providers to come into the camps and provide service. COVO also provides transportation to medical and benefit appointments. During the harsh winter lives were saved by the

efforts of these volunteers and during the One Night Homeless Count volunteers from the Count were provided access to the individuals to conduct the survey and help with resource identification.

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

- 

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing and often require enhanced community services. The groups include:

- The elderly;
- Persons with developmental disabilities;
- Persons with HIV/AIDS;
- Persons with physical disabilities; and
- Persons with Mental illness and Substance Abuse

Individuals with extremely low and very low incomes are also considered a special needs group by many policymakers and advocates. Because the needs of this group are given attention in other sections of this plan, low-income populations are not included here as a specific special needs group.

### Describe the characteristics of special needs populations in your community:

**The Elderly** --Total population. According to American Fact Finder Data from the U.S. Census Bureau, there were 10,225 persons over the age of 65 living in Bend in 2012, a 58 percent increase over the 2000 total of 6,431. The elderly made up 13.3 percent of the City's population in 2012, a slight increase from the 12 percent of the population they constituted in 2000.

**Persons with Developmental Disabilities** -- According to the National Association of Developmental Disabilities Councils, a developmental disability is a severe, chronic disability that begins any time from birth through age 21 and is expected to last for a lifetime. Developmental disabilities may be cognitive, physical, or a combination of both. Such disabilities may result in a lifetime of dependence on publicly funded services. The CDC estimates that approximately two percent of school-aged children in the U.S. have a serious developmental disability, such as mental retardation or cerebral palsy, and need special education services or supportive care. Applying this percentage would indicate that approximately 391 children of Bend have a serious developmental disability. The total number of people in the United States with severe intellectual and developmental disabilities is not precisely known. Even very trustworthy sources of information report data that appear inconsistent. Most dependable sources, e.g., The Arc of the US, the American Association on Intellectual and Developmental Disabilities (AAIDD), etc., tend to agree on a small range of percentages -- roughly 1.5% to 2.5% -- of the total general population. Data used to account for citizens with disabilities is often drawn from US Census reports; however, since 1972, that data has excluded any "inmates of institutions". "Inmates", in this case, technically includes people with disabilities living in institutional

settings. Since, according to the U.S. Census Bureau's Definitions and Explanations cited above, any group home of five or more people meets the definition of "institution", it is uncertain how many people with disabilities, living in the community, remain unaccounted for in census data on disability. The combination of these factors makes the basic task of accurately counting people with developmental disabilities challenging. If we estimate on the high side --the 2.5% of population, this equates to 1,915 total Bend population with severe developmental disabilities.

**Persons with Physical Disabilities** -- The Census Bureau collects data on disability primarily through the American Community Survey (ACS). Because the ACS has replaced the decennial long-form as the source for small area statistics, there is no disability data in the 2010 Census, but rather the Census relies on the ACS data. According to the ACS data, approximately 18.7 percent of people in the civilian non institutionalized population have a physical disability, and about 12.6 percent have a severe disability. If we use those percentages, Bend has 14,281 individuals with some kind of disability and of those, 9,622 have a severe disability.

**Persons with Mental Health Issues.** The National Institute of Mental Health estimates that 4.1% of the U.S. population suffers from Serious Mental Illness (2012). This would equate to 3,142 individuals in Bend.

**Persons with Substance Abuse Issues.** Nationally an estimated 8.9% of the population needed treatment for a problem related to drugs or alcohol, but only about 1% received treatment at a specialty facility. In Bend this would equate to 6,820 needing treatment.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- Independent Living. The elderly may live with relatives, on their own or in subsidized units.
- Congregate Living. Typically unsubsidized facilities that can be quite expensive for low- and moderate-income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- Assisted Living Facilities. 24 hour non-nursing assistance, often including bathing, dressing, and medication reminders, is provided. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- Nursing Home. 24 hour nursing is provided. Nursing home services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medically intensive than hospitals and accept Medicaid reimbursement.

Independent living is at one end of the continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

In most communities, seniors prefer to stay in their own homes as long as they can. If they are nearby, family members can assist with basic care needs, which enables seniors to remain in their homes longer than they would otherwise. However, the heavier work demands placed on many individuals and increased transience of the population in general in recent years has made family assistance more challenging.

For the Disabled Population (both physical and those with Developmental Disabilities), housing is a major concern. In 2014, the national average monthly SSI payment for Blind and Disabled was \$655.39 (average annual income for a single person of \$7,864.68, or 17% of AMI), and the average rent for a modest one-bedroom unit in Bend was \$669, or 102% of the average SSI payment for Blind and Disabled. The severity of the housing affordability crisis experienced by the lowest income people with disabilities results in many non-elderly people with disabilities facing limited housing options and forced to live in homeless shelters, public institutions, nursing homes, overcrowded homes, or with aging parents.

Supportive Needs for senior and special needs populations do at times intersect, and are at times very different. Transportation is always a priority for populations that may have mobility issues. And in some cases these populations are the same (senior and disabled). Limited income for these populations will also put a strain on food supply and put them in Food Insecurity (Food insecurity is the most broadly-used measure of food deprivation in the United States. The USDA defines food insecurity as meaning “consistent access to adequate food is limited by a lack of money and other resources at times during the year.”). Community meeting space, particularly for seniors, is an ongoing issue in Bend. Supportive counseling and other guidance for both seniors and developmentally disabled individuals will continue to be a need, as identified by both survey results and through response at public meetings.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

In Deschutes County there are approximately 50 individuals living with HIV in Ryan White Case Management at any one time. That said, there is no clear estimates of the number of HIV infected individuals living in the region. Crook and Jefferson Counties also have case management programs form PLWH/A and they have around a total of 15- 20 clients in case management combined, at any one time.

Only individuals who meet income requirements and are HIV positive are in Ryan White case management, and that roughly one in five people who are infected with HIV are unaware of it,

according to Deschutes County Health Department. There are many more instances of individuals living with HIV in the Bend than reported.

Of those in the Ryan White Case Management the majority are male, white and homosexual. They also serve a small percentage who are women, youth (under 30) and children.

### **Discussion:**

The special needs populations in Bend all face unique housing and community development needs. They require varying degrees of supportive services and are likely to have varying degrees of success living independently. Many of these individuals have low incomes and will need subsidized housing and other services. Among the priority needs described in the section, the following emerge consistently:

- As was true for Bend's population as a whole, affordable housing is a significant issue for members of these populations. For individuals living on fixed or service wage incomes, it is very difficult to afford housing in Bend.
- Within the broader context of affordable housing, a number of specific housing types were identified as needed. These included transitional housing and housing with supportive services for individuals with developmental disabilities, mental illnesses, substance abuse problems or other needs.
- Transportation also emerged again as a substantial need, as special needs populations have difficulties getting around Bend.
- Finally, supportive services for seniors and people with disabilities, mental illnesses and substance abuse problems historically have been easy targets for budget cuts at the state and federal level, yet individuals in each of the priority special needs populations continue to have increasing service needs.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

There were several public facility needs identified through surveys, interviews with key people and through the public meeting process. Those identified were:

- Transportation Improvements,
- Facilities for Special Needs Populations,
- Community Center Improvements and new facilities,
- Homeless Teen Center for daytime use,
- Homeless Drop-in day center (all populations of homeless),
- Job Training and Placement Facilities,
- Crisis Beds/Center; and
- Sobering Station

### **How were these needs determined?**

There were numerous methods utilized to determine public facility needs. Among these methods were:

- Written surveys to over 100 interested/key individuals
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, the Latino Community Association, Oregon Housing and Community Services, the City of Bend Planning Commission, the Homeless Leadership Coalition the City of Bend Affordable Housing Advisory Committee and Deschutes County, among others.
- Two public open houses and a public hearing before the Bend City Council

### **Describe the jurisdiction's need for Public Improvements:**

Public Improvements identified for Bend were:

- Revitalization of the 3rd Street Corridor and surrounding areas,
- Upgraded Sewer Collection System,
- Upgraded Water Delivery System (in certain failing neighborhoods),
- General Neighborhood Revitalization,
- Replacement of failing septic systems with sewer service (most significantly some of the older mobile home parks that have never been connected to the City Sewer System -- in addition to approximately 1400 home in the South East of Bend that are not connected to a system),

- Ongoing Street Maintenance,
- Accessibility Improvements for areas lacking curb cuts, and, most significantly,
- Sewer System Improvements, particularly the South East Interceptor. With the South East Interceptor in place this will allow more land that is currently not available for development to be opened up for residential properties.

### **How were these needs determined?**

As with the determination of needs for Public Facilities, there were several methods utilized to assess Public Improvement needs. Among these methods were:

- Written surveys to over 100 interested/key individuals
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, Oregon Housing and Community Services, the City of Bend Planning Commission, the Homeless Leadership Coalition the City of Bend Affordable Housing Advisory Committee, Deschutes County and City of Bend Streets Division among others.
- Interviews with private utility contractors
- Two public open houses and a public hearing before council

In addition there was significant input from the City of Bend Public Works Department and the City of Bend Accessibility Coordinator, regarding street improvements, public infrastructure improvements, including water and sewer; and the ongoing accessibility issues of streets, parks and public spaces.

### **Describe the jurisdiction's need for Public Services:**

The needs for Public Services in Bend are many and varied. Those identified are:

- Services for those with Physical Disabilities,
- Youth Services,
- Substance Abuse Services,
- Employment Training,
- Health services,
- Senior Services,
- Micro-enterprise Program Development,
- Homeless Outreach/Homeless Counseling,
- Veteran Services,
- Transportation Services,
- Medical Care,

- Dental Care; and
- Transition Services for those leaving Mental Health Facilities and Prison.

### **How were these needs determined?**

Again, as with the determination of needs for Public Facilities and Public Improvements, there were several methods utilized to assess Public Improvement needs. Among these methods were:

- Written surveys to over 100 interested/key individuals
- Meetings and work sessions with housing and community development partners and stakeholders, including the Local Community Action Program Agency (NeighborImpact), the local Housing Authority (Housing Works), the Central Oregon Association of Realtors, the Central Oregon Builders Association, Oregon Housing and Community Services, the Latino Community Association, the City of Bend Planning Commission, the Homeless Leadership Coalition the City of Bend Affordable Housing Advisory Committee, Deschutes County and City of Bend Streets Division among others.
- Interviews with private utility contractors
- Two public open houses and a public hearing before council

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The one word to describe Bend's housing market over the last ten years would be volatile. For a period beginning approximately in 2004 up to 2007 prices skyrocketed to unsustainable levels. Then, in the next five years they plummeted to less than half of their value at its peak. During the rise the common refrain heard, when the discussion of rapid growth leading to potential disaster, was, "Bend is different. It won't happen here." That was proven wrong. In the last two years, though, housing values have increased by 35%, bringing back a portion of the equity lost during the downward spiral. Whether this rapid rise will continue, or if housing prices increases will slow to a more viable level remains to be seen.

For the Quarter Ending March, 2014, the statistics for residential homes with less than an acre in Bend demonstrate a 2.35% increase in the number of total homes sold, an 8.68% increase in the average sales price of homes sold and a 0.79% decrease in the average days on market when comparing the first quarter of 2014 to the first quarter of 2013. In addition, this comparison demonstrates a 64.71% decrease in the number of short sales and a 37.5% decrease in the number of bank owned sales.

This quarterly residential comparison also analyzes townhome and condo sales in Bend which displays a 21.95% increase in the number sold, a 6.67% increase in the average sales price and a 27.88% decrease in the days on market for these properties.

Bend's rental market is experiencing a drastic vacancy rate of less than one percent. To find an available rental unit in Bend is a difficult task for all, and, if an applicant has any sort of blemishes on their record, can be daunting challenge. With this tight market, rental prices are rising and owners can be very particular about to whom they chose to rent. Anecdotal reports by persons calling for assistance are that some landlords are increasing rental prices up to 48% when new leases come due.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Bend has a higher percentage of its housing as single family detached than the State or Nation as a whole, about 69% of its total housing units, 6% higher than the Oregon average. It also is a new City, with the majority of its housing having been constructed since 1980 (close to 70%). Bend is also the fastest growing city in Oregon, and has almost reached saturation for the available land. It will take creative re-development, concerted planning efforts, and increased determination to ensure that Bend has adequate housing to meet the needs of its growing population.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	25,121	69%
1-unit, attached structure	1,817	5%
2-4 units	2,954	8%
5-19 units	2,350	6%
20 or more units	2,264	6%
Mobile Home, boat, RV, van, etc	2,056	6%
<b>Total</b>	<b>36,562</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

US Census

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	7	0%	706	6%
1 bedroom	496	2%	4,350	36%
2 bedrooms	5,710	30%	10,554	86%
3 or more bedrooms	31,564	168%	8,814	72%
<b>Total</b>	<b>37,777</b>	<b>200%</b>	<b>24,424</b>	<b>200%</b>

Table 28 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Bend became an incorporated city in 1907. Prior to that time there were numerous areas, now in the City, that were settled via the Donation Land Claim act of 1850 and through the Homestead Act of 1862. The income levels and family sizes of those settlers would be difficult, if not impossible to ascertain at

this point in time. The numbers, too, would be difficult to determine. From 1907 until the Great Depression, there was not really any federal mortgage programs.

Until the 1930s, residential mortgages in the United States were available only for a short term. Unless borrowers could find means to refinance these loans when they came due, they would have to pay off the outstanding loan balance. In addition, most loans carried a variable rate of interest. In response to the depression, the federal government began intervening in the housing finance market. It created three important institutions: the Home Owner's Loan Corporation (HOLC), the Federal Housing Administration (FHA) and the Federal National Mortgage Association (FNMA). It can be assumed that a significant portion of loans from that point forward had FHA insurance. Again, ascertaining the income levels and family types served by these loans would be an onerous exercise with no surety of accuracy. At the end of World War II came the VA housing boom which also created units in the community. These are historical federal assistance that has come into the community.

This is such a broad and vague question that it is almost impossible to answer. It is safe to estimate that more than twenty thousand units in Bend that had either Freddie, Fannie or FHA assistance in their mortgage. Plus there are hundreds of Farmers Home Administration FmHA 512 homes built here in the late 1970's early 1980's. Those units were targeted to families at or below 80% of AMI. And there were several Housing Rehabilitation programs done through the State of Oregon in the 1980's, again targeted to homeowners at or below 80% of AMI.

Since it became an entitlement community in 2004, the City has a better grasp of the type of assistance provided in the community, although determining the number of homes assisted with FHA, Fannie Mae, Freddie Mac, or VA mortgages is still problematic, particularly concerning family demographics. However, the number of units assisted directly from the City can be established with a reasonable degree of certainty.

With CDBG funds the City has assisted 56 family homebuyers with incomes below 80% of AMI; 157 multi-family units, targeting from single veterans to large families, all below 80% AMI (majority were at the 50% AMI).

With NSP funds the City has assisted 107 Single Family purchasers; 23 of which were at or below 50% of AMI, the remainder below 100% AMI and the remainder below 120% AMI. An additional 12 units were provided for local non-profits as rental units with families at or below 50% AMI.

With local Affordable Housing Fee funding the City has assisted 94 single family units (including a tenant acquisition of a 70 unit mobile home park) for families at or below 100% AMI; and 277 multi-family units at or below 100% AMI.

An additional 30 single family units, targeting families at or below 100% of AMI were assisted in conjunction with a program funded by in part by the State of Oregon.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Currently in Bend there are five developments that have expiring use contracts. Three of them are imminent, and two are over 15 years from expiration. These units are: Crested Butte Apartments, expiring 12/31/2031 with 8 units; Greenwood Manor, expiring 3/31/2015 with 40 units; Quimby Street Apartments expiring 4/3/2030 with 52 units; Pilot Butte I, expiring 3/14/2015 with 58 units; and Pilot Butte II, expiring 10/31/2014 with 27 units.

The major potential for units to no longer be affordable is the vacancy rate (<1%). With such a low supply, combined with a high demand, prices are escalating and appear to be continuing to increase for the immediate future. Even during the economic downturn, Bend's population increased by 1.5% per year, while development of housing, most particularly multi-family housing, came to a virtual standstill for a period of three to five years. During that period the largest construction lender in the Bend was the City of Bend with its Affordable Housing Fee funding. But the units it could produce could not keep pace with the population increase.

**Does the availability of housing units meet the needs of the population?**

The availability of housing units does not meet the needs of the population at this time, and it is doubtful that it will do so in the immediate future. Currently Bend has less than a one percent vacancy rate for rental properties and home prices are rising by 17.5% per year. This is pricing both affordable rentals and affordable home ownership opportunities to unsustainable levels.

**Describe the need for specific types of housing:**

The most identified need, through interviews, questionnaires, public meetings and research of available data is for more rental housing. The second most identified need is for more homeownership opportunities. This will be difficult to attain with the dearth of land available for development and with the delays in increasing the Urban Growth Boundary to bring in more developable land. Even if and when that land is brought in, there will still be time lags to get it properly zoned and necessary infrastructure to the sites.

Bend will need a concerted effort on behalf of all affordable developers to investigate existing land, creative efforts to utilize what is available, and cooperation from local government in increasing densities in proper areas to allow for development of more housing, both market rate and affordable.

**Discussion**

Bend has very new existing housing stock in very good shape. It does have a much higher proportion of its housing stock as single family, detached dwellings. That could be because of the nature of how Bend developed and expanded over the years, with areas that were rural and in the county (and zoned single

family) brought into the City limits at varying times. It is also the nature of the development community as well as what the market demanded. Increased multi-family units will be needed to meet the demand for affordable housing on the limited land available for new development in the coming years.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Cost of housing is an ongoing concern for the City of Bend. In 2007 housing reached a median price, for single family units, of \$426,044. This, of course, was at the height of the building boom. Then the economic downturn, along with the bursting of the housing bubble, drove prices down to a median low of \$204,000 in 2012. That has now changed in two short years to a median price of \$277,000, or an increase of 35% in a two year period. With a vacancy rate that is below 1 %, Rental Housing is now also feeling an upward drive in cost.

The problem of affordable rentals is exacerbated by the nature of Bend's housing market since the economic downturn and housing market bust. Similar to the trend in many popular housing markets, e.g. Florida, where investors bought up houses on the cheap, either in foreclosures or short sales, Bend has experienced that as well. There is a significant amount of investor-owned rental property in the form of single family homes, where the "landlord" is an absentee and is concerned solely about return on investment. That leads to ever increasing rental rates, because of lack of quality competitive apartments that might otherwise be used by singles, young couples and young families. Although difficult to quantify it is a substantial influence on the market. Many quality homes in the \$200,000 - \$250,000 range don't remain on the market long. Investors with cash easily and quickly outbid those families who must go through the arduous process of obtaining financing. This is a substantial hit to the market for affordable homeownership, since young families and others who need financing can't compete with investors.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	138,100	275,000	99%
Median Contract Rent	558	909	63%

Table 29 – Cost of Housing

#### Alternate Data Source Name:

US Census

#### Data Source Comments:

Median home prices reached a peak of \$426,044 in 2007. They fell precipitously in the economic downturn to a low of \$204,000 in 2012, and have since rebounded to \$277,000 (slightly higher than the Census data according to Zillow.com).

Rent Paid	Number	%
Less than \$500	2,557	29.6%
\$500-999	15,929	140.7%
\$1,000-1,499	4,763	18.7%
\$1,500-1,999	1,759	3.3%
\$2,000 or more	475	7.8%
<b>Total</b>	<b>25,483</b>	<b>200.0%</b>

**Table 30 - Rent Paid****Alternate Data Source Name:**

US Census

**Data Source Comments:**

Census Data does not track \$2,000 or more, which is why that number is blank. The 2009 CHAS data indicated 169 in that category, and it can be assumed that, similar to all other categories, that number increased significantly.

**Housing Affordability**

<b>% Units affordable to Households earning</b>	<b>Renter</b>	<b>Owner</b>
30% HAMFI	305	No Data
50% HAMFI	1,580	585
80% HAMFI	5,560	1,230
100% HAMFI	No Data	1,760
<b>Total</b>	<b>7,445</b>	<b>3,575</b>

**Table 31 – Housing Affordability****Data Source:** 2005-2009 CHAS**Monthly Rent**

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	557	645	803	1,147	1,373
High HOME Rent	557	645	803	1,089	1,195
Low HOME Rent	552	591	710	820	915

**Table 32 – Monthly Rent****Data Source Comments:****Is there sufficient housing for households at all income levels?**

Bend does not have sufficient housing for households at all income levels, most particularly those who are at 120% of AMI and below. While the City of Bend had an active NSP program it was oversubscribed throughout its life. While homes are currently marginally affordable for a family at 100% median income (monthly payments for PITI will still exceed 30% of income), the trend is not favorable with housing prices increasing. For families below 80% of AMI it is becoming increasingly difficult to become homeowners. The lack of rental housing is significant in Bend. Bend currently has a vacancy rate of less than 1% (in real numbers this means less than 18 available units). There are not enough rental units for the population as a whole, and those that are available are off the market almost immediately.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Bend is once again trending up in home prices (an 18% price increase in the last year according to Zillow.com). This trend is predicted to continue. This compounds the low rental vacancy rate to equate to a significant problem with housing affordability. Bend is rapidly pricing the low and moderate income citizens out of the market.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

For the most part, HOME rents do not really apply in Bend. Any units in Bend that receive HOME funds do so through the State of Oregon, and, in most cases, are also receiving Tax Credit Financing which puts the majority of the units below the HOME Rents (although some units must meet the 50% HOME Rent, the majority are below 60% Tax Credit rent limits).

Fair Market Rents in Bend currently are below Average Rents in Bend, with the exception of two bedroom apartments, where the FMR's are slightly above average rent. This is particularly evident in large family single family rental units, where FMR's are significantly behind average rental rates.

This strain on the rental market will directly impact the strategies Bend will need to address the lack of affordable rental units in the City. Increased production of available units, at all rent levels and sizes, will need to be a priority for Bend to address this predicament.

**Discussion**

The last ten years saw an incredible boom and bust cycle for housing in Bend. Prices skyrocketed to levels that made homeownership only available to the wealthy, while working class and low income families were priced completely out of the homeownership market. The bust then saw equity in homes decrease by over half of the house value. The number of mortgages that were, and continue to be, underwater is significant. This, combined with a very tight rental market, puts housing costs in Bend in a very dire situation.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

With 83.6% of Bend's housing being constructed after 1970 (70% after 1980), the condition of this commodity is, for the most part, very good. Additionally, the older housing in Bend is considered desirable, is mostly located on the “trendy” West Side of the City and sells for a premium.

### Definitions

Assessments of housing condition are notoriously difficult due to the lack of accurate, informative data. HUD requires that the city define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this report, units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being substandard if it is *lacking the following*: complete plumbing, complete kitchen facilities, sewage removal that is hooked up to a public system, public or well water systems, and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard (but suitable for rehabilitation) is that units suitable for rehabilitation will have in place some (albeit limited) infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining housing unit age, presence or absence of amenities and local code enforcement data.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,506	34%	4,462	37%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	174	1%	834	7%
With three selected Conditions	100	1%	229	2%
With four selected Conditions	0	0%	0	0%
No selected Conditions	12,112	64%	6,687	55%
<b>Total</b>	<b>18,892</b>	<b>100%</b>	<b>12,212</b>	<b>101%</b>

**Table 33 - Condition of Units**

Data Source: 2005-2009 ACS Data

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,930	62%	10,168	77%
1980-1999	13,828	72%	8,080	62%
1950-1979	10,194	53%	6,022	46%
Before 1950	2,246	12%	1,966	15%
<b>Total</b>	<b>38,198</b>	<b>199%</b>	<b>26,236</b>	<b>200%</b>

**Table 34 – Year Unit Built**

Data Source: 2005-2009 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	6,220	33%	3,994	33%
Housing Units build before 1980 with children present	1,125	6%	550	5%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

The City has attempted to initiate housing rehabilitation programs in the past, but did not receive much interest from the community as a whole. Some rehabilitation is done by NeighborImpact, utilizing recycled state rehab grants, but that is limited to one or two projects per year. The City has done several acquisition and rehabilitation projects for multi-family projects, but, with the tight housing market, finding any units that are not already rehabilitated and utilized is a difficult prospect.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

While the exact number of housing units in Bend with potential lead-based paint hazards is not available, the figure can be estimated based on the number of units built before 1978. Of the 22,498 total housing units reported in the 2000 Census, 1,575 (7%) were built before 1940 and 8,999 (40%) were built between 1940 and 1978. Therefore, 10,574 housing units in Bend potentially present a risk of lead-based paint exposure. Utilizing the above information, and basing it upon the number of low and moderate income households estimated in Bend (38% according to 2006 estimate), the estimate of the number of housing units with lead-based paint hazards that are occupied by low- and moderate-income households would be approximately 4,018 units. However, these numbers must be factored with Bend being a unique city, in that its population is, for the most part very new, thus making its housing stock also very new. The other anomaly, with comparison to most cities, is that the older housing stock in Bend is considered very desirable, and prices for this housing are at a premium, and they are very well maintained and upgraded. The majority of housing that is occupied by the low income population is relatively new (most built after 1978).

The Oregon Department of Human Services, Environmental and Occupational Epidemiology provides information services as part of its Lead Poisoning Prevention Program.[1] The program's main outreach is its toll-free "LeadLine" telephone service which provides information and referral services for those at risk of lead poisoning. The Deschutes County Health Department also provides services through its Lead-Based Paint program, including information, education and referral services. [2]

The City of Bend does have staff on hand who are trained and certified as Lead Paint Inspector, Risk Assessor, Abatement Supervisor and Project Designer. Bend staff has consulted with Deschutes County on Lead Poisoning issues and continues to consult with NeighborImpact, the regional Housing Rehabilitation provider regarding issues of Lead Based Paint.

### **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

Housing Works, the regional housing authority, assists Central Oregon families and individuals in obtaining quality, affordable housing options and more. They provide access to well-maintained rental communities, homeownership opportunities and rental assistance. Housing Works leverages public and private funding obtained through innovative partnerships to create housing opportunities that fill community-defined needs.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			0	1,109			41	0	1,743
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

## Public Housing Condition

Public Housing Development	Average Inspection Score
Ariel Glen	71C
Ariel South	70C

Table 38 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Most of Housing Works developments are Low Income Housing Tax Credit (LIHTC) projects and get inspected by OHCS and the equity investor on a yearly basis. They do not get “scores” for these inspections, rather a simple list of items that require a response and once satisfied we get a letter from OHCS saying all items are closed out and audit was satisfactory. This includes HOME funded developments as well. When they have a property that is tied to HUD in some way (insured loan, etc), Housing Works does get a HUD REAC inspection that produces a numerical score. Housing Works only has two properties in Bend that have this.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

According to its Five Year Public Housing Agency Plan, among Housing Works strategies to serve the needs of extremely low-income, low-income, and moderate-income families residing in the Bend (including families on the public housing and section 8 tenant-based waiting list), Housing Works will continue to evolve, improve and implement strategies that serve Bend by “Fostering Dignity through Affordable Housing.” Housing Works Plan includes the following strategies to expand the supply of assisted housing, acquire, or build new housing units and improve the quality of affordable housing in Central Oregon:

- Apply for additional rental vouchers.
- Increase public awareness of the need for additional affordable housing opportunities and low income families services.
- Leverage private or other public funds to create additional housing opportunities.
- Promote self-sufficiency and asset development of families and individuals.
- Provide or attract supportive services to improve employability for families and individuals.
- Provide or attract Resident services to improve quality of life for families and individuals.
- Expand resources of existing programs and fund additional units and related programs.
- Increase the number of Housing Choice Vouchers.
- Continue growth and participation of Homeownership Program
- Continue to submit applications and secure funding for development projects.
- Continue to develop approved and funded projects.
- Convert Public Housing units from HUD properties to Housing Works properties.

Housing Works no longer has traditionally-funded public housing units but owns and/or controls a variety of housing complexes of varying ages. The Housing Authority's strategy for addressing the revitalization and restoration needs of affordable/subsidized housing developed within its jurisdiction and improving the management and operation of such housing includes:

- Renovate or modernize public housing and Housing Works owned housing units.
- Continue pro-action in community issues by utilizing current data and diagnostic tools for future housing units.
- Work with local and state housing agencies to utilize all available resources for the development or rehabilitation of new or existing affordable housing.

Housing Works strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing includes:

- Continued development and implementation of resident programs on Housing Works controlled properties.
- Continued development of 'self-sufficiency program model' for participation by individuals/families on a matching dollar basis.

The City and Housing Works will help address the needs of public housing and will undertake activities to encourage public housing residents to become more involved in management and participate in homeownership through:

- Providing access, through community partners' supportive services; savings accounts (IDAs), post High School training and education opportunities in preparation for homeownership
- Continue growth and participation of Homeownership Program
- Continue development and implementation of resident programs on Housing Works controlled properties.

## **Discussion:**

Because there is no longer any traditionally-funded public housing in Central Oregon, it is the local Housing Authority's contention that subsequent references to Public Housing should also include the "Affordable/Subsidized Housing." This term identifies both: 1) affordable housing developed using funding mechanisms such as housing authority bond issuances or Low Income Housing Tax Credits which serve a particular target market; and 2) housing that is subsidized on an on-going monthly basis through various government programs, aimed at serving the lowest income residents of our communities.

Bend also has two award winning Tax Credit projects limited to seniors, Mountain Laurel Lodge, with 54 units and Discovery Park Lodge, with 53 units. These were developed and are owned by Pacific Crest Affordable Housing.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

Bend provides a varying degree of homeless facilities and services. Like most communities, the need for these facilities and services outpaces the available supply. The local advocates that provide these facilities and services are passionate, creative and dedicated to addressing the issues of homelessness. They aggressively search for funding and devotedly serve this fragile population.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	99	0	0	0	0
Households with Only Adults	134	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	12	0	8	8	0
Unaccompanied Youth	21	0	0	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Although there are no local shelters "dedicated" to chronic homeless, all of the shelters will accept those who meet that description.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

NeighborImpact, the region's lead agency for homeless services and emergency food programs is focused on building successful families by helping them with basic needs and training to increase life skills, work skills and financial literacy. They provide guidance and help with job search, child care, and temporary rent assistance.

The Bethlehem Inn, in addition to offering shelter, provides three meals per day, access to personal hygiene products, clothing and haircuts, job skills training, case management services and transportation for its residents. It also provides onsite AA (Alcoholics Anonymous) and NA (Narcotics Anonymous) sessions as well as on site Mental Health services and monthly access to Legal Aid and a Work Experience Program.

Saving Grace provides support and services to survivors of domestic violence, sexual assault, dating violence, date rape and stalking. Free and confidential sheltering, support groups, temporary restraining order assistance, therapy, counseling, a 24-hour hotline, and supervised visitation and exchange.

Central Oregon Veterans Outreach provides services to the homeless, distribution of food, clothing, camping supplies, fuel, etc. directly from their office, Disabled American Veterans Shuttle Reservation Service to the Portland Veterans Administration Hospital and back, helping establish disability claims for Veterans and advocating to get disability levels increased, mail service for homeless Veterans, bus passes for homeless Veterans and operation of a medical van that can be set up at various locations around the region.

IconCity serves free meals each Sunday in Drake Park in Bend along with clothing, mentoring and other assistance. They also operate a Shower Van available to the homeless, non-sheltered community that is available at five different locations each week and provide services to youth as well as solutions through social media.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

NeighborImpact -- NeighborImpact is the local Community Action Program (CAP) agency. They provide Emergency Shelter Grant funding, are the Regional Continuum of Care organization, provide shelter services, counseling, training and other services.

Homeless Leadership Coalition (HLC) -- The HLC engages a broad cross-section of the community to address immediate homeless issues and Continuum of Care planning. In order to insure a comprehensive process, the HLC includes many key and relevant community planning groups to address gaps in services, brainstorm possible solutions and determine relative priorities. The HLC champions the

region's Continuum of Care vision of an economic and social support system which would promote each household's ability to successfully meet basic needs for food, shelter, clothing, health care and long-term stability.

Family Access Network (FAN) -- FAN is unique to Deschutes County, but it is such a valuable model that many others are trying to replicate it in their own communities. FAN provides "Family Advocates" in all Deschutes County public Schools and some pre-school locations in Deschutes County. FAN Advocates link homeless children and their families to critical social supports with the goal of keeping children in school. Working through a dedicated Advocate - and with the support of numerous community partner agencies - a student or parent is referred for dental work, job opportunities, clothing, rental assistance, childcare support, health insurance or whatever the need.

Project Homeless Connect -- Project Homeless Connect is a best practice component of a national and state effort to end homelessness that brings the resources of a community together in one place and time to serve the homeless. It also provides a vehicle for community involvement, education, and problem solving around poverty and homelessness service issues. Services provided include free medical care (including dental and vision), education referrals, employment, housing, food, haircuts, resumes, children's services, credit, financial services and much more. Currently Central Oregon Project Connect is the largest rural regional Project in the United States. It serves the same volume of guests as many large urban Project Connect events.

Homeless shelters in Bend Are:

Bethlehem Inn -- Serving Families and Individuals

Nancy's House -- Serving Families

The Loft -- Serving Homeless Youth

Home of the Brave -- Serving Homeless Veterans

Saving Grace -- Serving victims of Domestic Violence

Grandma's House -- Serving pregnant teens and young mothers and their children

Shepherd's House -- Serving Individuals

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Information about housing and services for special needs populations is culled from interviews and consultation with those who provide services and work with these populations. Service providers work with a broad range of populations including persons with disabilities, the elderly, individuals with mental illness, and those with substance abuse issues. All providers do not believe that the needs of their clients are adequately met.

Additionally, the surveys sent out as a component of community involvement asked respondents to indicate if they agreed that the housing and related needs of specific populations were adequately served in the Bend community. In almost all cases it was indicated that these needs were not being met.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The average rent for a one-bedroom apartment in Bend is currently about 104% of the \$703 average monthly SSI income for a non-institutionalized person living independently. The unmet housing needs of people with disabilities, mental, physical and developmental, is further reflected by the 556 applicants on Housing Works Non-Elderly Disabled waiting list.

The need of individuals with Developmental Disabilities for comprehensive residential services that provide 24-hour supports in settings other than a family home remain, despite the efforts of many providers to address these needs. In addition, there is also a need for supported living service that provides the opportunity for adults with intellectual or developmental disabilities to live in the residence of their choice within the community with recognition that needs and preferences may change over time. The levels of support that are needed would be based upon individual needs and preferences and may include up to 24 hours per day of paid supports that are provided in a manner that protects individuals' dignity.

For the elderly and the frail elderly, their supportive needs are on a more readily recognized scale -- Independent living is at one end of the continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The progression along this continuum is not always linear, there may be cases where individuals need intensive nursing care for only a period of time, such as when recovering from surgery or an accident. In general, though, competencies tend to wane as people age and enhanced support is needed. In most communities, seniors prefer to stay in their own homes as long as they can.

Supportive Needs for senior and special needs populations do at times intersect, and are at times very different. Transportation is always a priority for populations that may have mobility issues. And in some cases these populations are the same (senior and disabled). Limited income for these populations will also put a strain on food supply and put them in Food Insecurity (Food insecurity is the most broadly-used measure of food deprivation in the United States. The USDA defines food insecurity as meaning “consistent access to adequate food is limited by a lack of money and other resources at times during the year.”). Community meeting space, particularly for seniors, is an ongoing issue in Bend. Supportive counseling and other guidance for both seniors and developmentally disabled individuals will continue to be a need, as identified by both survey results and through response at public meetings.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Public Health Care system in Central Oregon is part of the State system. The two medical centers serving a large majority of the population of the three county area have no formalized protocol for discharging individuals with supportive housing needs.

Both incorporate the needs of individuals into their regular discharge planning policies and procedures. They work with formal and informal support systems including agencies and friends/family.

The Health Department representatives are part of the Homeless Leadership Coalition and discussions regarding the development of a protocol between entities are ongoing. The HLC network assists in accommodating the needs of individuals and families accessing the services of the Public Health Department.

Addressing the needs of the medically fragile homeless population has been identified as a target area for inclusion in the 10 Year Plan to End Homelessness.

The Mental Health system in Central Oregon is part of the State system. In Oregon, state-operated psychiatric hospitals serve individuals with long term care needs while acute psychiatric care is provided in locally operated hospitals and crisis stabilization programs. The system is organized this way to encourage maintenance of local community and family support systems. Local community mental health programs work with the local acute psychiatric programs and the state hospital staff with respect to discharge planning. For patients in state psychiatric hospitals with extended hospital stays or exceptional barriers to community placement, the State Office of Mental Health and Addiction Services develops resources and facilitates community placements through its "Extended Care Management Team". The "Extended Care" program insures that some community resources are reserved for the "hardest to house" individuals; these individuals have their placements monitored to insure successful residential stability. The mental health team, which includes a Housing Specialist, works together to coordinate services to persons with mental illnesses and dual diagnoses who are homeless or at risk of homelessness.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

- In the coming year, with Community Development Block Grant funding, the housing and supportive services that have been recommended for approval are: Funding for HomeSource, which provides opportunities for all low and moderated individuals and families to gain homeownership, preserve existing housing, prevent homelessness, prevent foreclosure, support financial literacy and provide assistance and guidance for reverse mortgages among other endeavors. Funding to provide an on-site service treating Domestic Violence victims with co-occurring substance abuse and trauma issues. Funding for Ready to Rent training to equip low and moderate income individuals with the tools to secure and retain affordable housing. Funding for Homeless Outreach Coordinator that, while the focus is on individuals who are already homeless, does provide assistance and counseling for those who have recently left homelessness and striving to stay housed, including Veterans with dual diagnosis (mental health and substance abuse).

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

na

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The most glaring current example of public policies that have an effect on affordable housing in Bend would be the difficulties that the City is encountering in its attempt to expand the Urban Growth Boundary from the Oregon Department of Land Conservation and Development.

Bend, for better or worse, developed at a different rate and in a different time frame than the majority of Oregon. As stated in the housing analysis, the majority of Bend's housing is both newer than the state as a whole, and is about 5% to 7% higher in the number of single family homes. DLCD has been recalcitrant in its dealings with the City regarding the expansion of the Urban Growth Boundary, asking that more of the current land be utilized in increased density.

While that is a noble goal, and in compliance, for the most part, with DLCD guidelines, it doesn't take into account the reality on the ground. Large portions of Bend were brought into the City after they had been developed. The City had no say in the zoning of that land while in the County, and Deschutes County would have been hard pressed to make the case to DLCD, at the time that land was developed, to make it multi-family. Again, as stated previously, the housing stock in Bend is very new. It is not realistically, nor economically, feasible to re-zone land for multi-family uses that is currently developed as single family, with very new housing stock.

Another significant barrier is the formula allocation for HOME Investment Partnership Program as stated in 24CFR 92.50. This program places significant weight on factors that are out of the control of Bend, most specifically age of housing (they have a category for rental housing constructed prior to 1950 occupied by low income tenants, of which Bend has virtually no units meeting that criteria). Another significant rating point is condition of housing occupied by renters. As stated previously, Bend's older housing is among the most desirable in the community and sells for a premium. Lower income Bend residents, for the most part, live in newer housing, if any is available. With Bend being a new City this puts it at a disadvantage to receive this funding source. In reality, the HOME Program favors older, more urban cities while not taking into account the difficulties of newer cities that have new housing stock, BUT still have a significant need for affordable housing.

This is also true of the allocation process for the Community Development Block Grant Program. CDBG, too, relies heavily upon age of housing and condition of housing, and not population or need of new housing for the low income population.

As an example, Corvallis, Oregon, has approximately 30,000 less people than Bend, with a higher per capita income, and yet it receives approximately \$100,000 more in CDBG funds and also receives approximately \$275,000 in HOME funds.

Until such time as the Department of Housing and Urban Development adjusts their allocation principles to more equitably take into account needs of cities with a hospitality based economy in a desirable place

to live, Bend will be handicapped in its development of affordable housing, at least if it relies heavily upon the Federal Government.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

The Central Oregon economy, while highly dependent upon the hospitality industry, is also very susceptible to any variations in the Housing Market. Although there has been a recent drop in the number of home sales that can be attributed to a lack of units available for sale, along with a tightening of credit in the homebuyer market. A restraint in the housing market in the future, regarding pricing, will hopefully produce a more reasonable market.

The fluctuations in the housing market have a direct impact on the Job Market. Employment had sizable increases in Bend through 2013, with the December unemployment rate in below 9%.

It is anticipated that there will be a steady economic in Bend, particularly with the increased population migrating to the City.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	569	150	2	1	-1
Arts, Entertainment, Accommodations	4,374	3,745	12	14	2
Construction	4,552	2,112	12	8	-4
Education and Health Care Services	7,436	4,971	20	18	-2
Finance, Insurance, and Real Estate	2,712	2,355	7	9	2
Information	1,000	1,367	3	5	2
Manufacturing	2,858	1,487	8	6	-2
Other Services	1,823	1,864	5	7	2
Professional, Scientific, Management Services	4,024	1,677	11	6	-5
Public Administration	1,300	900	3	3	0
Retail Trade	5,096	4,971	14	18	4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	872	239	2	1	-1
Wholesale Trade	1,130	1,145	3	4	1
Total	37,746	26,983	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	40,361
Civilian Employed Population 16 years and over	37,746
Unemployment Rate	6.48
Unemployment Rate for Ages 16-24	21.16
Unemployment Rate for Ages 25-65	4.63

**Table 41 - Labor Force**

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	13,399
Farming, fisheries and forestry occupations	171
Service	6,543
Sales and office	10,257
Construction, extraction, maintenance and repair	4,319
Production, transportation and material moving	3,057

**Table 42 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	30,336	88%
30-59 Minutes	3,342	10%
60 or More Minutes	612	2%
<b>Total</b>	<b>34,290</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,444	143	644

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,181	399	1,585
Some college or Associate's degree	12,464	861	2,933
Bachelor's degree or higher	11,823	537	2,767

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

#### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	68	307	96	234	328
9th to 12th grade, no diploma	619	597	440	557	767
High school graduate, GED, or alternative	2,300	2,317	2,143	3,705	2,440
Some college, no degree	2,188	3,412	2,611	5,159	2,208
Associate's degree	222	1,276	1,531	2,342	486
Bachelor's degree	437	3,204	2,633	4,719	1,684
Graduate or professional degree	0	910	1,157	2,585	884

**Table 45 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

#### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,369
High school graduate (includes equivalency)	28,168
Some college or Associate's degree	29,780
Bachelor's degree	35,860
Graduate or professional degree	48,785

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

The City of Bend is the urban and employment center of the Bend MSA. In 2013, employment in the Bend MSA was concentrated in four major industries: Education & Health Services (19%); Leisure & hospitality (18%); Retail Trade (17%); and Professional & Business Services (13%).

**Describe the workforce and infrastructure needs of the business community:**

Today, workers are needed in all industries at all levels. Although the MSA unemployment rate is relatively high, there all evident points a skills mismatch in Bend. We have workers in Bend that were unemployed during the housing bust and subsequent recession who still have not found jobs in their desired fields. We also have new employers in new industries town that are searching for highly skilled workers.

We have one major industry, brewing, that needs immediate sewer infrastructure to continue growing. The city of Bend responded to this need by prioritizing those needs in our recent sewer capital expenditures.

Other infrastructure needs are in affordable housing and transit.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

Oregon State University will open a brand new four-campus in Fall of 2015. The City of Bend expects to complete over \$250 million in capital improvements: streets, sewer and wastewater treatment in the next year. Both of these planned investment are expected to significantly change the demographics of the workforce in Bend. With the opening of OSU Cascades, the community hope to have immediate access to more highly skilled worker. It also hopes that the university will provide more demand for highly skilled workers. The infrastructure investments will allow existing businesses to grow and new ones to locate in Bend.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Not perfectly. As mentioned above, currently the unemployment rate is relatively high and the demand for workers is growing. The available evidence (reports from employers, comments from the Oregon Employment Department and remarks from job seekers) seem to a skills mismatch. However, it is likely that this will subside if construction employment continues to add jobs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

There are a wide range of programs in Central Oregon which provide job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. WorkSource Oregon is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Oregon Economic and Community Development Department and the Oregon Department of Human Services.

These partners are working on a new project: the Work Ready Community. The work ready community links the National Career Readiness Certificate (NCRC) to the large economic development and workforce training needs of an area. The NCRC is a test developed and administered by ACT that helps identify work skills in employees. The skills test is used for both incumbent workers and job seekers. Test scores indicate to employers the specific work skills and talents of applicants. Job seekers can use the test to prove skills needed for specific positions. The Work Ready Community connects the employers, who are searching for skilled workers, more intimately into the workforce training field.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Comprehensive Economic Development Strategy includes five overall strategies:

Strategy 1: Increase Prosperity for All Central Oregon Residents in Rural and Urban

Communities by Balancing, Diversifying, and Developing the Region's Economy

Strategy 2: Develop and Support the Local Workforce\*

Strategy 3: Conserve, Enhance, and Market Environmental and Cultural Amenities

Strategy 4: Develop and Maintain Economic and Community Infrastructure \*\*

Strategy 5: Enhance Local Leadership and Institutional Capacity to Facilitate Economic

Development

*\*Strategy 2: Develop and Support the Local Workforce includes a goal that the community will provide a sufficient supply of affordable housing for the region's workforce.*

*\*\*Strategy 4: Develop and Maintain Economic and Community Infrastructure is the one that is most aligned with the Consolidated Plan goals and objectives. There are objectives that targets the supply of affordable residential land, commercial and industrial land.*

The public agencies and private non-profits that participated in the development of the CEDS are the agencies that provide on the ground economic development and workforce training programs. As such the link between the Strategies, Goals and Objectives and the regional partners is strong, collaborative and productive.

## **Discussion**

Tourism and the hospitality industry will continue to be the driving force behind Bend's economy. Winter skiing and summer recreation in the nearby forest land will always be attractive.

Bend is also becoming recognized as a leader in microbreweries. This along with continued healthcare and social services, professional, IT, science and technology hiring will continue to keep Bend as a desirable place to live. In addition, much of Bend's rapid growth in recent years is also due to its attraction as a retirement destination.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Bend's housing stock is very new for a City of its size. The majority of housing was constructed after 1980, with the attendant better building codes that come with such a new stock. And, whereas in most communities the older housing is what is occupied by the low and moderated income population, Bend's older housing stock is popular and in the more expensive areas of the city. It is very well maintained and sells for a premium. Bend does not have any areas of the City where households with multiple housing problems are concentrated.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Bend is a very uniform City regarding race and ethnicity. In terms of ethnicity, Bend is primarily White at 94%, with a Hispanic or Latino population comprising 4.6% of the population.

While there may be some apartments or manufactured home parks that might have a somewhat higher percentage of a selected minority, they do not meet any threshold of being defined as concentrated. As a result, any minority population is integrated into the general population throughout.

### **What are the characteristics of the market in these areas/neighborhoods?**

There are no areas/neighborhoods in Bend that could be described as having either housing problems or having high concentrations of any ethnic group.

### **Are there any community assets in these areas/neighborhoods?**

Bend Park & Recreation District maintains and operates more than 2,600 acres of developed and undeveloped parkland. That includes 81 parks/open spaces and 65 miles of trail. They offer over 770 recreation programs for all ages and abilities throughout the area and at the Juniper Swim & Fitness Center and the Bend Senior Center. Bend Park & Recreation District is a special tax district, separate from the City of Bend. The District boundary is slightly larger than the City of Bend, but over 98% of its population is within the Bend Urban Growth Boundary (UGB). Bend Parks and Recreation District has parks and amenities spread throughout the City. All neighborhoods/areas have access to both parks and other facilities they control.

### **Are there other strategic opportunities in any of these areas?**

Again, as Bend has no areas that show any concentration of either minority populations or distressed housing, any strategic opportunities that are available will be for the benefit of the City as a whole.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan delineates what steps the City of Bend will take to address the deficiencies identified in Market Analysis and the Needs Assessments. It shows the specific needs identified to be addressed, their relative priorities, and the Goals and Outcomes to meet these priority needs.

It is no surprise that the most pressing need in Bend is Affordable Rental Housing. This was identified consistently in both the data research and through interviews and public participation. This was followed closely by the need to increase the opportunities for low and moderate income families to become homeowners. Producing and preserving both renter-and owner-occupied affordable housing, with emphasis on workforce housing, is a necessity for the City to remain a vibrant, active community.

Another element identified as a needed goal in the Strategic Plan is increased capacity and continued support to address the issue of homelessness in Bend. By Increasing the number of Homeless shelter units and the number of Transitional Housing units and preserving and enhance existing units, Bend can better assist its most vulnerable population.

Supporting necessary public services as much as feasible with limited funding was identified as a goal to be addressed. This can be done through funding prioritized public services through material, structural and staff support as achievable with limited funding.

Infrastructure and ADA improvements make Bend a more livable City, and infrastructure improvements, particularly when developed in conjunction with affordable housing projects are a key element in the future development of the City.

Lastly, as viable given the bureaucratic limitations associated with Community Development Block Grant funding, is to assist in Economic Development and Employment Training in Bend. This would be most successful when combined with programs currently being operated by other providers or in conjunction with affordable housing development.

The Strategic Plan, as an element of the Consolidated Plan, can be adjusted over the years if more pressing needs are identified.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

**Table 47 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

With the limited amount of funding available to the City of Bend through CDBG and other HUD entitlement programs, the priorities for allocating investment among the different activities and needs in regards to geographic areas is going to be limited by what projects are available that meet eligibility requirements.

All areas of the City are eligible for funding, but the City expects to utilize the majority of its funding in the area immediately adjacent to the downtown core area, along the highway 97 and third street corridors, and in the eastern portion of Bend. This is predicated upon these being the areas where land/real property is least expensive.

The difficult part of this is that with the advent of the OSU-Cascades Campus, there will be more stress upon existing affordable housing on the West Side of Bend, the more expensive area of the City. What little affordable housing there is available on the West Side will be attractive to students as well as the work force who utilizes this housing, potentially causing a price increase.

In Bend, there are no areas that have excessive amounts of either poverty or substandard housing in comparison to the rest of the city as a whole.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

1	<b>Priority Need Name</b>	Create new Rental Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Production and Preservation ADA and Housing Infrastructure Improvements
	<b>Description</b>	Create new rental units for workforce population, including units for low, moderate and middle income families and individuals, Veterans, Seniors, Special Needs, Public Housing and other populations in need of affordable rental units.
	<b>Basis for Relative Priority</b>	The number one identified need for Bend, based upon available data, market research, information from key partners, input from survey, and input from public outreach is to increase the availability of affordable rental units.
2	<b>Priority Need Name</b>	Home Ownership
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Production and Preservation ADA and Housing Infrastructure Improvements
	<b>Description</b>	Support homeownership for Bend's workforce through direct homebuyer assistance, such as down payment assistance, homebuyer counseling, land acquisition, low-interest second mortgages for low- and moderate-income homebuyers and partnerships with builders/developers seeking to provide affordable homeownership. Target population is primarily low and moderate income workforce housing for families and individuals, and assistance to Veterans, Seniors and other populations in need of homeownership assistance.
	<b>Basis for Relative Priority</b>	This was the number two priority based upon interviews, market analysis, housing needs, survey results and public meeting results.
<b>3</b>	<b>Priority Need Name</b>	Homeless Assistance and Shelter Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Assist Homeless with Shelter and Services ADA and Housing Infrastructure Improvements Provide Support to Necessary Public Services
	<b>Description</b>	Work to tie homeless and special needs services to affordable housing development for homeless and special needs populations, particularly individuals with substance abuse problems, individuals with severe, persistent mental illnesses, homeless youth, Veterans and homeless families. Prioritize activities that help individuals move toward self-sufficiency. Create new homeless shelter units and preserve existing units to serve this population. Provide services to fragile populations. Provide counseling and outreach to homeless populations, both sheltered and unsheltered.
	<b>Basis for Relative Priority</b>	Homeless services was the number three priority identified in interviews with key persons, in surveys of key persons and was the number one social service need identified in public meetings.
4	<b>Priority Need Name</b>	Land Acquisition and Infrastructure Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Affordable Housing Production and Preservation Assist Homeless with Shelter and Services ADA and Housing Infrastructure Improvements
	<b>Description</b>	Emphasize where possible the acquisition of affordable land, including infrastructure development (to include streets, water, sewer, sidewalks and storm drainage) on such land to make it suitable for affordable housing development. Also explore planning and zoning options to increase the amount of land available for affordable housing development.
	<b>Basis for Relative Priority</b>	In interviews with key persons the availability of affordable land for development was a frequent topic of discussion. Acquiring affordable land for future low/moderate income housing development was also identified as the fourth highest program funding priority during the public meetings/open house sessions.
<b>5</b>	<b>Priority Need Name</b>	Architectural Barrier Removal/Disability Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Provide Support to Necessary Public Services
	<b>Description</b>	Removal of architectural barriers for those with accessibility issues. This will address such things as curb ramps on public streets, access to public buildings, accessibility improvements in public housing and other problems encountered by those with mobility and accessibility issues. Provide services to individuals with disabilities, including those that are developmentally disabled, persons with HIV/Aids, persons with mental disabilities, victims of domestic violence and those with physical disabilities.

	<b>Basis for Relative Priority</b>	Disability Services and Removal of Architectural Barriers were both frequently mentioned in surveys. Both of these were the high categories identified in the public meetings.
6	<b>Priority Need Name</b>	Employment Services/Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Employment Training and Economic Development
	<b>Description</b>	Provide Employment Training to low and moderate income individuals and provide CDBG eligible economic development assistance.
	<b>Basis for Relative Priority</b>	This priority was based upon feedback from interviews, key person surveys and information gleaned from the Public Meeting/Open House(s).
7	<b>Priority Need Name</b>	Purchase and Preserve Existing Low Income Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Affordable Housing Production and Preservation
	<b>Description</b>	Purchase and preserve both renter-and owner-occupied affordable housing, with emphasis on workforce housing.
	<b>Basis for Relative Priority</b>	The preservation of existing housing serving low and moderate income families and individuals was identified as a high priority in interviews with service and housing providers. This was also the seventh highest scored category during the Public Meetings/Open House(s) held by the City, and scored very high in the surveys that were sent to Key Persons.
<b>8</b>	<b>Priority Need Name</b>	Transitional Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Production and Preservation Assist Homeless with Shelter and Services ADA and Housing Infrastructure Improvements Provide Support to Necessary Public Services
	<b>Description</b>	The provision of Transitional Housing, particularly housing that provides services for individuals and families for stays between 6 and 24 months.

	<b>Basis for Relative Priority</b>	This was identified as a high priority, particularly among the shelter providers, as a need for those leaving shelters but not quite ready for permanent housing. This was also identified as a high priority in Key Person Surveys and during the Public Meeting/Open House(s).
9	<b>Priority Need Name</b>	Support Services for Public Service Providers
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Description</b>	Support services for those that provide public services, such as food pantries, victim counseling, counseling services, financial and legal counseling and other services.
	<b>Basis for Relative Priority</b>	Although this does not score as high as other priorities in for assistance from both interviews, surveys and public meeting input, it was still identified as a priority for the City.
10	<b>Priority Need Name</b>	Substance Abuse Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Persons with Alcohol or Other Addictions

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Provide Support to Necessary Public Services
	<b>Description</b>	Provide counseling and services to individuals with substance abuse/dependency issues.
	<b>Basis for Relative Priority</b>	This was identified as a need in interviews with providers, key person surveys, interviews with policy makers and at the public meeting/open house(s).
<b>11</b>	<b>Priority Need Name</b>	Permanent Supportive Housing for Homeless
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Affordable Housing Production and Preservation Assist Homeless with Shelter and Services ADA and Housing Infrastructure Improvements
	<b>Description</b>	Provide new permanent and permanent supportive housing to families and individuals suffering homeless. This will be modeled after the Housing First Model.
	<b>Basis for Relative Priority</b>	This was identified by homeless providers and at the Public Meeting/Open House(s) as a need in the community. This was also identified in the surveys sent to Key Persons.

<b>12</b>	<b>Priority Need Name</b>	Senior Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Elderly Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	ADA and Housing Infrastructure Improvements Provide Support to Necessary Public Services
	<b>Description</b>	Social Services for Seniors, including counseling, assistance in finding housing, and staff support for senior centers and programs.
	<b>Basis for Relative Priority</b>	This rated as a low priority but only in comparison to other projects. Although it did not score as high as those rated high priority it was identified as a need for the City. This was mostly mentioned in the Public Meetings/Open House(s) but also received some mention in the Key Person Surveys.

**Table 48 – Priority Needs Summary**

### **Narrative (Optional)**

As delineated in the rankings, Social Service projects are listed where they were prioritized, although the funding for these types of services is limited by several factors, not the least of which is the CDBG regulation of no more than 15% of funding for these projects. In addition there is no provision in the City of Bend local funds to finance such projects.

All of the Infrastructure priorities listed, with the exception of ADA improvements (removal of architectural barriers), were linked to either low-and-moderate income neighborhoods or to be done in conjunction with, or ancillary to, affordable housing projects.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Bend does not receive any entitlement HOME Funds, and as such has no City administered Tenant Based Rental Assistance Program. Rental Assistance in Bend is, for the most part, limited to that which is supplied by Housing Works, the regional Housing Authority. If TBRA funding were available, with an overall rental housing market condition that is dire, demand would be estimated for in excess of 1,000 units during the 5-year forecast period. However this does not factor in the demand for housing that will result with the construction/expansion of OSU Cascades Campus, which will increase the number of students in the five year period by 1,000 (and by 5,000 additional students in a fifteen year period), while only proposing construction of 300 unit dormitory. These new students will be competing with current workforce tenants for available housing, particularly on the West Side of Bend. Again, though, as Bend does not receive any HOME funds, TBRA is not an option for funding with CPD funds.
TBRA for Non-Homeless Special Needs	The City of Bend has no provisions or method of providing TBRA. As with all classes of people, the need, based upon rent rates and, more importantly, the likelihood of rents continuing to rise, as a result of the limited market, are significant for non-homeless special needs populations. Until such time, though, that HUD re-analyses the formula they utilize for disbursement of HOME funds, which places a greater emphasis on age and condition of housing than on availability or costs of housing, need of communities, or income factors, Bend will not have the opportunity of providing a direct assistance to individuals needing this assistance.

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
New Unit Production	<p>Overall rental housing market conditions in the Bend could best be described as grim. The apartment market tightened significantly because of limited multifamily construction since 2008. The estimated overall rental vacancy rate is currently 0.7 percent, down from 10.9 percent in April 2010, and the market for multi-family is 0.4%. Approximately 56 percent of the rental market consisted of single-family units in 2011, up from 47 percent in 2000 (Census Bureau); a portion of these units are seasonal and therefore not in direct competition with the apartment market.</p> <p>Apartment complexes with 20 or more units reported an average vacancy rate of 0% percent during 2014, down from 5.4 percent during 2011 (Central Oregon Rental Owners Association annual survey). The average asking rents were \$633 for one-bedroom units, \$700 for two-bedroom units, and \$835 for three-bedroom units. Multifamily construction, as measured by the number of units permitted, averaged 510 units a year from 2003 through 2007, then declined to average only 40 units a year from 2008 through 2011.</p> <p>From 2010 through 2013 there were no permits issued for multi-family new construction in the City of Bend. In the last year, though, permits have been issued for 155 new multi-family units and six accessory dwelling units. In 2010 there were permits issued for 227 single family units, 320 permits in 2011, 613 in 2012 and 844 in the last year.</p>

Rehabilitation	<p>Assessments of housing condition are notoriously difficult due to the lack of accurate, informative data. HUD requires that the city define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this report, units are in standard condition if they meet the HUD Section 8 quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces, and inadequate insulation. A unit is defined as being substandard if it is <i>lacking the following</i>: complete plumbing, complete kitchen facilities, sewage removal that is hooked up to a public system, public or well water systems, and heating fuel (or uses heating fuel that is wood, kerosene or coal).</p> <p>Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard (but suitable for rehabilitation) is that units suitable for rehabilitation will have in place some (albeit limited) infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.</p> <p>Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated into good condition are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal, or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining housing unit age, presence or absence of amenities and local code enforcement data.</p> <p><b>Age.</b> One important indicator of the condition of the housing stock in a city is age. Older houses tend to have more condition problems, and are more likely to contain materials such as lead paint. Obviously, many old houses may be in excellent condition, but issues are most likely to arise in older structures. Over three fourths of the housing stock in Bend was built after 1969, with more than two thirds of the structures built in 1980 or later.</p>
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Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
	<p>While older housing stock may have certain condition problems, it can also be a valuable commodity. Many individuals interviewed in the course of this study indicated that older units in the center of Bend are desirable. As a result, they are increasing in value and are more likely to be purchased by owners who have the financial resources to make necessary repairs and updates. Bend, in many respects, is an anomaly in that most of the affordable housing is actually much newer than the older housing stock, which is in the more desirable neighborhoods, and tends to have a more affluent ownership.</p>
Acquisition, including preservation	<p>During the Economic Downturn (2008 -- 2011) many units of housing were brought into the affordable housing stock through use of Neighborhood Stabilization Funds, local Affordable Housing Fee and CDBG. This use of acquisition increased the total stock number by over 100 units in Bend alone. However, with the recent uptick in housing, prices are increasing and making this, while still a viable option, not as attractive as it had been in the recent past.</p> <p>There are still units available, and some are still affordable, but the number and quality have decreased, and the competition with investment purchasers makes it harder for both Non-Profit purchasers and low-income homebuyers to contend for these properties.</p>

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Bend aggressively pursues funding sources to address its affordable housing needs. In the past five years the City has been successful in acquiring competitive grants from Federal (HUD, DOE) and State (HOAP, Recording Grant) sources (total in excess of \$4 million) for affordable housing purposes. This has been augmented by local Affordable Housing Fee funding (approximately \$5 million) to leverage \$30+ million in outside sources to help with affordable housing development in the community. The City will continue to explore funding opportunities when they present themselves and are appropriate for City goals.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	400,000	35,000	40,000	475,000	1,740,000	This is based upon assumed HUD budget not being reduced in next five years.

Table 50 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly the City will have its Request for Proposals for local Affordable Housing Fee funding (usually in excess of \$1.5 million annually) coincide with CDBG RFP's. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are something that is a HOME regulation and not required to be kept for Cities that just receive CDBG.

Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs, as priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding tends to be monopolized by larger urban areas such as the Portland Metro region and in the Willamette Valley. Although Bend is the largest city in the eastern half of the state, and one of the largest in Oregon, it does not receive resources from either the State or the Federal Government in proportion to its needs and population. Bend's local Affordable Housing Fee funding is a necessity to overcome the lack of support that it receives from Federal and State resources, as compared to what is received by other comparably sized Oregon communities, with similar (or better) economic factors.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Bend currently has approximately seven acres of land that could be developed for Affordable Housing and is in process of working with developers to best utilize this property for affordable housing development that complements the surrounding neighborhoods.

The City of Bend has a policy that establishes a uniform set of protocols for the disposition of surplus real property owned by the city.

The City Finance Department keeps an inventory of all real property that is surplus to the short and long term needs of the city. The surplus property inventory includes the following:

A Map of each property;

An estimate of the value of each property;

Information on the means by which each property was acquired, including information on the source of funds, if any, by which the property was acquired by the city; and

A designation of which fund will presumptively receive the proceeds of any sale of the property.

The Surplus Property Inventory is periodically circulated to all departments by the Chief Finance Officer. Each department provides information on limitations, restrictions or other factors relevant to the disposition of the property, including a determination of whether any legal requirement exists as to how the proceeds of the sale of the property should be applied.

The Surplus Property Inventory is periodically reviewed by the City Council for the purpose of reviewing the designation of funds that would presumptively receive the proceeds of any sale or other disposition of the property.

The City adheres to the procedures for disposition of surplus real property provided by Oregon Law and the Bend City Code, including Bend Code Sections 1.300 through 1.308; ORS 221.725, and ORS 221.727, as they may be amended from time to time.

The City of Bend has an “Interested Parties List,” consisting of agencies, organizations and individuals that have an interest in increasing the supply of affordable housing in Bend. The list was developed by open invitation; and any agency, organization, or individual that requests to be included on the list is included.

Prior to disposition of any surplus real property, the city notifies all entities on the Interested Parties List that the city is considering disposal of the property;

Prior to the disposition of any surplus real property, the city council will, consistent with Oregon Law and the Bend Code, first consider the relevant factors applicable to the surplus property and determine:

Whether to offer the property to an entity on the Interested Parties List, and if so, any restrictions or conditions on the transfer that the city council deems appropriate; whether to list the property through a real estate agent, and if so, the parameters of the listing; whether to dispose of the property by some other means consistent with State Law and the Bend Code; and any other factors relevant to the disposition of the property, including whether the property should be retained by the city.

## **Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BEND AREA HABITAT FOR HUMANITY		Ownership	Region
BEND'S COMMUNITY CENTER		Non-homeless special needs public facilities public services	Region
Building Partners for Affordable Housing	Non-profit organizations	Ownership Planning	Region
CASCADE COMMUNITY DEVELOPMENT	Non-profit organizations	Non-homeless special needs Ownership Rental	Region
CENTRAL OREGON VETERANS OUTREACH	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
DESCHUTES COUNTY	Government	Homelessness public facilities public services	
Economic Development for Central Oregon	Non-profit organizations	Economic Development	Region
Saint Vincent de Paul Society of Bend, Oregon	Community/Faith-based organization	Homelessness Rental public facilities public services	Region
NEIGHBORIMPACT	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public services	Region

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Central Oregon Regional Housing Authority/Housing Works	PHA	Homelessness Non-homeless special needs Ownership Planning Public Housing Rental public services	Region
Central Oregon Homeless Leadership Coalition	Non-profit organizations	Homelessness Planning public services	Region
LEGAL AID SERVICES OF OREGON, CENTRAL OREGON REGIONAL OFFICE	Non-profit organizations	Homelessness Non-homeless special needs Planning Rental public services	Region
Saving Grace	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Volunteers in Medicine	Non-profit organizations	Non-homeless special needs	Region
Families Forward	Non-profit organizations	Ownership	Region
THE BETHLEHEM INN	Non-profit organizations	Homelessness public services	Region
OREGON HOUSING AND COMMUNITY SERVICES	Government	Homelessness Ownership Public Housing Rental public services	State
Pacific Crest Affordable Housing	Private Industry	Rental	Region

**Table 51 - Institutional Delivery Structure**

### **Assess of Strengths and Gaps in the Institutional Delivery System**

Bend has a very good core of sub recipients and developers for affordable housing, particularly regarding Single Family Development, with Building Partners for Affordable Housing as the largest provider of workforce homeownership housing in the City on an annual basis, with approximately ten

units per year. This is supplemented by Bend Area Habitat for Humanity who supplies two to three units per year, and Families Forward who, provide a home lease model for approximately two homes per year. All three of these providers hope to increase their production in the coming year.

For multi-family development, the major provider is Housing Works, the regional housing authority. Although they have not developed any new properties in Bend in the last few years they have acquired more units and embarked on significant modernization and rehabilitation of existing units. They hope to break ground on Phase II of East Lake Village this year, with majority funding from Oregon Housing and Community Services (Tax Credit Financing) supplemented by City of Bend Affordable Housing Fee Funding. The other entity that has had a significant impact in recent years for multi-family development has been Central Oregon Veterans Outreach, although they don't propose to acquire any additional units, at least for the next year. Pacific Crest Affordable Housing is a private industry developer who completed two large projects limited to seniors in recent years and, like Housing Works, has extensive and valuable experience in tax credit financing.

The major gap in the delivery system is in the field of Homeless Shelters and Permanent Supportive Housing. There are several entities that work within the framework of the Homeless Leadership Coalition, but it has been extremely difficult to convince them of the need to create more units. Most are service providers, and the few that actually provide units have not been too active or interested in producing new units. The best scenario for the coming years would be for the City to recruit new providers of homeless facilities or convince existing providers to expand their operations.

#### **Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X

Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		X
<b>Other</b>			

**Table 52 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

**Substance Abuse Services:** There are currently three outpatient operations in the Bend: BestCare Treatment, Pfeiffer & Associates and Deschutes County Behavioral Health (dual diagnosis). There are two Oxford Houses (self-supporting and drug free home) and many local support groups such as: 12-step (AA, NA) and faith- based recovery support groups.

**Transportation:** Public transit is provided by Cascades East Transit Services. Unfortunately, the bus systems typically stop running after 6:00 or 7:00 pm during the week, run only a limited schedule on Saturdays, and do not operate on Sundays or holidays. For many homeless who must work multiple jobs or non-traditional hours, this can be a real hardship. Several agencies currently gift bus tickets to their clients so they can retain or obtain employment, apply for services, or get to medical appointments.

**Job Training and Employment:** There are a wide range of programs in Central Oregon which provide job training, English as a Second Language (ESL), and General Education Diploma (GED) preparation. WorkSource Oregon is a network of public and private partners that connects businesses and workers with the resources they need to succeed. Members include: Central Oregon Intergovernmental Council, Oregon Employment Department, Economic Development of Central Oregon, Oregon Vocational Rehabilitation Services, Central Oregon Community College, Oregon Economic and Community Development Department and the Oregon Department of Human Services.

**Professional services:** Several nonprofits have already been created using different service delivery models to address some of the basic needs of low-income residents. This includes Volunteers in Medicine (provides health and mental health care for low income, uninsured families in Deschutes County), Mosaic Medical (serving the insured and uninsured regardless of age, ethnicity, or income), Kemple Clinic (provides free dental care for youth), Legal Aid Services of Oregon (provides legal assistance), and Links for Health through Health Matters (provides support services to children aged birth to 18 years with special health care needs). In all instances, the demand for services outstrips available supply and the capacity of the coordinating agency staff. Most of these programs do not

currently provide services for the homeless per se although there may be other factors that allow them to qualify for services.

Bend does not have the volume of cases of individuals with HIV that other metropolitan areas see. Perhaps this is in response to its more rural nature, although there is no definitive data showing that as a factor. Information from the Deschutes County Health Department does not break down by city, or area, but is County wide. In Deschutes County there are approximately 50 individuals living with HIV in Ryan White Case Management at any one time. Ryan White Medical Case Management Services is designed to ensure access to medically appropriate levels of health and support services and continuity of care, provided by trained professionals, who are part of the clinical care team, through all types of encounters. Activities that include the following: Initial assessment of service needs, Development of a comprehensive, individualized care plan, Coordination of services required for implementation, Continuous client monitoring to, and Periodic re-evaluation and adaptation at least every 6 months, or more frequently, as necessary. Also provided is nonmedical services that deliver advice and assistance to clients in obtaining medical, social, community, legal, financial, and other needed services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

There are several barriers to providing **Substance Abuse Treatment Services** to those who need it and they generally revolve around insufficient funding. These include: 1) Individuals without health insurance/OHP, are left with very little resources to access either outpatient or inpatient (i.e. residential) options. There is very limited indigent funding; 2) Licensing for detox facilities is very difficult, operating costs are high, and there is often significant neighborhood opposition to siting such a facility; 3) AA is not offered onsite at St Charles facilities; 4) There is a comparative lack of advocacy for additional funding for substance abuse services. Related to this, with only limited resources, there is often ongoing tension between putting funds towards treatment vs prevention.

The primary barriers regarding **Transportation** are: 1) Cost to those trying to assist with transportation (this is both financial and labor/time expense as volunteers may play this role); Public transportation is quite expensive on a per-ride basis and it typically “competes” with other government-funded services such as public safety and road maintenance, 2) liability issues associated with transporting people who may or may not pose a risk to the driver and other passengers; and 3) lack of knowledge of where to send someone experiencing homelessness (there isn’t a real-time, shared information system). In addition, secondary systems (e.g. gas vouchers) tend to have high levels of abuse where people take advantage of the system.

The primary barriers to gaining a job or **employment training** are 1) lack of transportation; 2) cost and availability of child care (i.e. COCC has no on-site child care facilities); 3) cost of tuition, books and testing; and 4) lack of locally available employment after graduation.

The primary barriers for **professional services** are 1) cost of services (this includes staffing, supplies, facility expenses, etc.); 2) overall capacity of the “professional” community to provide free or reduced services; 3) the need for a system to screen potential clients so this burden does not fall on the donating provider; and 4) how to ensure that the homeless actually show up for appointments/service (this is a huge problem without any easy answers). There are real challenges in the current economy about if/how to augment or expand current services without hurting the existing organizations that are already heavily dependent upon grants and donations.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Production and Preservation	2014	2019	Affordable Housing Public Housing		Create new Rental Units Home Ownership Land Acquisition and Infrastructure Development Purchase and Preserve Existing Low Income Housing Transitional Housing Permanent Supportive Housing for Homeless		Rental units constructed: 200 Household Housing Unit  Rental units rehabilitated: 25 Household Housing Unit  Homeowner Housing Added: 50 Household Housing Unit  Homeowner Housing Rehabilitated: 10 Household Housing Unit  Direct Financial Assistance to Homebuyers: 50 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Assist Homeless with Shelter and Services	2014	2019	Homeless		Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Transitional Housing Support Services for Public Service Providers Permanent Supportive Housing for Homeless		Homeless Person Overnight Shelter: 150 Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: 50 Beds  Homelessness Prevention: 500 Persons Assisted  Housing for Homeless added: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	ADA and Housing Infrastructure Improvements	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Create new Rental Units Home Ownership Homeless Assistance and Shelter Development Land Acquisition and Infrastructure Development Architectural Barrier Removal/Disability Services Transitional Housing Permanent Supportive Housing for Homeless Senior Services		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted  Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Provide Support to Necessary Public Services	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Homeless Assistance and Shelter Development Architectural Barrier Removal/Disability Services Transitional Housing Support Services for Public Service Providers Substance Abuse Services Senior Services		Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Employment Training and Economic Development	2014	2019	Non-Housing Community Development		Employment Services/Economic Development		Jobs created/retained: 20 Jobs  Businesses assisted: 5 Businesses Assisted

**Table 53 – Goals Summary**

### Goal Descriptions

1	Goal Name	Affordable Housing Production and Preservation
	Goal Description	Produce and preserve both renter-and owner-occupied affordable housing, with emphasis on increasing the amount and availability of affordable rental units.
2	Goal Name	Assist Homeless with Shelter and Services
	Goal Description	Increase the number of Homeless shelter units and transitional housing units, while preserving and enhancing existing facilities, and provide services to the homeless population.
3	Goal Name	ADA and Housing Infrastructure Improvements
	Goal Description	Removal of architectural barriers in public places and development of Infrastructure, particularly in conjunction with affordable housing development and in low income neighborhoods.
4	Goal Name	Provide Support to Necessary Public Services
	Goal Description	Provide assistance to necessary and prioritized public services, including material, structural and staff support as needed.
5	Goal Name	Employment Training and Economic Development
	Goal Description	Provide assistance to entities providing employment training and assist in CDBG eligible Economic Development Activities.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Bend estimates that in the five year period covered by this consolidated plan, they will be able to assist with new rental housing units approximately 50 extremely low income families, 100 low income families and 50 moderate income families.

It is estimated that Bend will be able to assist with Rental Rehabilitation approximately eight extremely low income families, 12 low income families and seven moderate income families.

Bend expects to assist with new homeowner units approximately 15 low income families and 35 moderate income families.

It is estimated that those assisted with homeowner rehab will be 5 low income families and 5 moderated income families.

Bend also estimates that with direct financial assistance to homeowners they will assist 15 low income families and 35 moderate income families.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

na

### **Activities to Increase Resident Involvements**

The City of Bend has a permanent seat on the Affordable Housing Advisory Committee dedicated to a tenant of affordable housing. Currently this seat is occupied by a tenant of Veterans Housing, however, when it does come up for renewal (2015) tenants of properties owned by the local Housing Authority would be encouraged to apply. In addition the City has a seat on the Affordable Housing Advisory Committee that is dedicated to a provider of affordable housing. This seat is currently occupied by an employee of Housing Works.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the ‘troubled’ designation**

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The most glaring current example of public policies that have an effect on affordable housing in Bend would be the difficulties that the City is encountering in its attempt to expand the Urban Growth Boundary from the Oregon Department of Land Conservation and Development.

Bend, for better or worse, developed at a different rate and in a different time frame than the majority of Oregon. As stated in the housing analysis, the majority of Bend's housing is both newer than the state as a whole, and is about 5% to 7% higher in the number of single family homes. DLCD has been recalcitrant in its dealings with the City regarding the expansion of the Urban Growth Boundary, asking that more of the current land be utilized in increased density.

While that is a noble goal, and in compliance, for the most part, with DLCD guidelines, it doesn't take into account the reality on the ground. Large portions of Bend were brought into the City after they had been developed. The City had no say in the zoning of that land while in the County, and Deschutes County would have been hard pressed to make the case to DLCD, at the time that land was developed, to make it multi-family. Again, as stated previously, the housing stock in Bend is very new. It is not realistically, nor economically, feasible to re-zone land for multi-family uses that is currently developed as single family, with very new housing stock.

Another significant barrier is the formula allocation for HOME Investment Partnership Program as stated in 24CFR 92.50. This program places significant weight on factors that are out of the control of Bend, most specifically age of housing (they have a category for rental housing constructed prior to 1950 occupied by low income tenants, of which Bend has virtually no units meeting that criteria). Another significant rating point is condition of housing occupied by renters. As stated previously, Bend's older housing is among the most desirable in the community and sells for a premium. Lower income Bend residents, for the most part, live in newer housing, if any is available. With Bend being a new City this puts it at a disadvantage to receive this funding source. In reality, the HOME Program favors older, more urban cities while not taking into account the difficulties of newer cities that have new housing stock, BUT still have a significant need for affordable housing.

This is also true of the allocation process for the Community Development Block Grant Program. CDBG, too, relies heavily upon age of housing and condition of housing, and not population or need of new housing for the low income population.

As an example, Corvallis, Oregon, has approximately 30,000 less people than Bend, with a higher per capita income, and yet it receives approximately \$100,000 more in CDBG funds and also receives approximately \$275,000 in HOME funds.

Until such time as the Department of Housing and Urban Development adjusts their allocation principles to more equitably take into account needs of cities with a hospitality based economy in a desirable place

to live, Bend will be handicapped in its development of affordable housing, at least if it relies heavily upon the Federal Government.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

In addition to the public policies identified in the Market Analysis, there are numerous barriers to affordable housing in Bend.

1. Lack of affordable land for development.
2. Funding sources difficult to access for most large developments.
3. Relatively new housing stock, with older stock being in high demand. This means that unlike most large cities, there is no older housing stock that is usually less expensive for acquisition/rehabilitation for both rental and homeowner purposes.
4. Insufficient number of affordable housing developers, particularly multi-family developers.
5. Hospitality based economy with its attendant number of lower wage employees that can't afford the high housing costs in Bend.
6. Extremely low vacancy rates, leading to rent inflation.
7. Market that supports higher end housing development on scarce available land.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City of Bend has identified some strategies to address these barriers. These include:

Land costs. Land costs were identified as the single largest barrier to affordable housing in Bend. The City currently has approximately seven acres of land within the City that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem. This will remain until such time as the Urban Growth Boundary is expanded to bring in more affordable housing.

Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined with financing from the City.

Affordable Housing Developers. While the City has some very dedicated and superb affordable housing developers, most particularly Housing Works for multi-family development and Building Partners for Affordable Housing in creating a new, creative model for homeowner development, there is a need for more participants in this market. This can be done by either recruiting new developers or encouraging existing developers to expand their mission.

Examine city policies. The city will examine its existing policies to identify where city policies pose obstacles to affordable housing. In addition, the city will explore policy revisions or new policies that

could be pursued to facilitate the development of affordable housing and the prevention of homelessness.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent from falling into homelessness or assist somebody to move out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation) while others focus on a particular population (e.g. victims of domestic violence, seniors or veterans).

The proposed strategy is to better coordinate all of the social services resource information.

Ideally, this means all service web sites are cross-linked to one another, 211 (211info has free information about 3,000 agencies providing over 50,000 programs to people throughout Oregon and Southwest Washington) and web-based sites are kept current and the information is checked for accuracy on a regular basis. It also means that there is a consistent message conveyed to the broader community on the needs of the homeless and ways that individuals, businesses, organizations, service clubs and the faith community can help out.

In recent years the Homeless Leadership Council, through Central Oregon Veterans Outreach, provides direct services to all persons experiencing homeless who are living in camps, cars or other locations not meant for human habitation. COVO and the HLC coordinated this mission to reduce the number of social service agencies and churches that were going piecemeal into camps and other locations where the homeless can be found. Homeless individuals had complained that the presence of too many individuals and groups trying to provide assistance was bringing too much attention to camp locations, that there were conflicting approaches to the delivery of services and that there was redundant and sometimes unneeded services being provided. COVO provides outreach once a week in Bend. Two teams of volunteers go out to the camps, one to the North and one to the South end of town. Currently they serve approximately 40 unsheltered individuals per week, although the number can increase to 60 dependent upon time of year.

### **Addressing the emergency and transitional housing needs of homeless persons**

In the continuum of care model, housing runs across a spectrum from on the streets to emergency shelter to transitional (temporary) housing to subsidized rental units. Different people have different needs and it is important to provide additional capacity to reduce the hardships associated with homelessness. The proposed strategy is to build additional shelter beds and additional transitional housing units.

To increase these beds and transitional housing will require either an expansion of services (and units) provided by the current providers of shelter services, an expansion of mission by current providers of services (who do not currently provide shelter services), an expansion of mission from current Affordable Housing Providers to add the provision of shelter or transitional housing, and the recruitment

of providers of shelters/transitional housing in other parts of the state/region to expand their services to Bend.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

A major focus of the Central Oregon 10 Year Plan to End Homeless is avoidance of the fiscal expenses that accumulate when homelessness persists. Homelessness is both a moral and social problem with significant economic costs. Fortunately, the upfront investment proposed in this plan will likely more than pay for itself as the number of people experiencing homelessness declines and the costs related to homelessness are reduced.

Goal Two of the Ten Year Plan is to expand, develop, and coordinate the supply of affordable housing/supportive services to prevent and end homelessness, and shorten stays in emergency shelter. This goal is all about adding “physical capacity” to the system. It focuses on building additional housing units and/or making existing units accessible to the formerly homeless. This goal requires the greatest amount of direct financial support which will come from federal, state and local government as well as the development of new sources of funding. Some of the steps can be readily addressed, such as adding additional transitional housing units and shelter beds and building Permanent Supportive Housing (PSH) units using the Housing First model. Others are more problematic, such as promoting and supporting Cooperative Housing models and developing creative, inexpensive, and more flexible housing units. The last two are noble goals, but current policy and practices make them more long range steps than immediately feasible actions.

Movement into housing should be supported by appropriate “wrap around” services targeted to return individuals/families to self-sufficiency as rapidly as possible. It is a basic tenet of American individualism that every person is deserving of respect. Respect for the condition of individuals includes “letting go” and allowing people to pursue their lives--however they choose to live them. The level of wrap-around services should be the minimum required to prevent a return to homelessness. Because the demand for services so far outstrips available supply, any use of services “above and beyond” the minimum required will cost someone else in the community his or her housing.

Virtually every goal of the 10-Year Plan assumes/requires the continuity and growth of the shelter and referral services provided by the emergency shelters in the region.

Unfortunately, when the need is greatest, regional emergency shelters face severe funding difficulties, cutting back on services, reducing staff, and even threatened closings. The recent recession impacted

private donors and foundations. Public-sector monies will be needed more than ever, and federal funding is likely to be constricted.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Providing rental assistance through subsidized payments or below market rent is a proven method to help low-income households avoid homelessness. Providing utility assistance is another way of reducing overall household expenses.

The majority of general rental and utility assistance in the region is currently provided by Housing Works (Section 8 Voucher Program) and NeighborImpact (Low Income Energy Assistance Program – LIEP). The Department of Human Services and Veterans Services also provide limited assistance to those who fall within their guidelines and various nonprofits and churches provide limited assistance. Agency waiting lists for assistance can be from between four months to almost two years.

Another tool is foreclosure prevention/mortgage counseling. This can assist homeowners having trouble paying their mortgage or are facing foreclosure. NeighborImpact, a HUD-approved housing counseling agency, offers free foreclosure prevention workshops and one-on-one counseling to homeowners.

Families Forward - a non-profit 501(c)3 organization offers a “Ready to Rent” class. The program educates potential renters on how to be responsible members of the rental community while also providing financial literacy training to those with past credit issues.

Disputes between tenants and landlords/property managers remain an often unresolved issue that can lead to homelessness. These issues are frequently caused by lack of education and available advocacy for tenants. Legal Aid Services of Oregon provides mediation services in these situations.

Nationwide, an estimated 30,000 adolescents “age out” and are discharged from the foster care system each year. According to the Child Welfare League of America, 25% become homeless. Federal funding guidelines encourage state-run foster care programs to emphasize short-term, crisis-management services, leaving nongovernment players to concentrate on longer-range, skill-development programs. At the end of 2010, a redesigned release protocol was put in place by the Oregon Department of Human Services which stipulates that all children released from foster care will receive an official copy of their birth certificate, any record of medical history, and a resource guide to connect them with necessary support services.

Central Oregon Corrections agencies receive and manage offenders from both local and state corrections facilities. Individuals released from the prison system receive resources from the local Parole and Probation (P&P) offices. Individuals released from jail may or may not receive support services depending on their Court ordered obligations. Offenders are released to: Formal supervision; monitored or bench probation; pre-trial release; or with no legal obligation. For those released to formal supervision, the community corrections agency completes release plans prior to release. For those who leave incarceration without release plans, they receive resource information upon arrival at the Parole and Probation office. A P&P officer will make referrals to the appropriate resources. P&P works closely with local Oxford Houses, treatment providers, VA services and other housing solutions to provide the offender with housing. Offenders released to monitored or bench probation receive no formal services. Offenders identified by jail staff as needing services receive resource guides upon release. Jail staff will attempt to coordinate with mental health services prior to release on those inmates needing services.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City of Bend has staff who are trained and certified as Lead Paint Inspector, Risk Assessor, Abatement Supervisor and Project Designer. Bend staff has consulted with Deschutes County on Lead Poisoning issues and continues to consult with NeighborImpact, the regional Housing Rehabilitation provider regarding issues of Lead Based Paint.

The potential exposure to lead-based paint in Bend is lower than average, with less than 5% of its housing stock built before 1939. Though the risk of exposure in Bend is higher than the county, where 5 percent of the housing stock was built before 1939, it is much lower than the state (13 percent) or the nation as a whole (15 percent). Any housing developed before 1978 has some risk of lead-based paint, and approximately 20 percent of Bend's housing stock was built between 1940 and 1979. However, the risk of lead-based paint in these units is far lower than for older housing units.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

While the exact number of housing units in Bend with potential lead-based paint hazards is not available, the figure can be estimated based on the number of units built before 1978. Of the 22,498 total housing units reported in the 2000 Census, 1,575 (7%) were built before 1940 and 8,999 (40%) were built between 1940 and 1978. Therefore, 10,574 housing units in Bend potentially present a risk of lead-based paint exposure. Utilizing the above information, and basing it upon the number of low and moderate income households estimated in Bend (38% according to 2006 estimate), the estimate of the number of housing units with lead-based paint hazards that are occupied by low- and moderate-income households would be approximately 4,018 units. However, these numbers must be factored with Bend being a unique city, in that its population is, for the most part very new, thus making its housing stock also very new. The other anomaly, with comparison to most cities, is that the older housing stock in Bend is considered very desirable, and prices for this housing are at a premium, and they are very well maintained and upgraded. The majority of housing that is occupied by the low income population is relatively new (most built after 1978).

### **How are the actions listed above integrated into housing policies and procedures?**

Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential use in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. Children are exposed to lead poisoning through paint debris, dust and particles released in the air during renovation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Lead-poisoned children have special housing needs. The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary

or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

The Oregon Department of Human Services, Environmental and Occupational Epidemiology provides information services as part of its Lead Poisoning Prevention Program. The program's main outreach is its toll-free "LeadLine" telephone service which provides information and referral services for those at risk of lead poisoning. The Deschutes County Health Department also provides services through its Lead-Based Paint program, including information, education and referral services.

Extent of the problem -- Factors that contribute to community risk for lead-based paint include the age and condition of housing, poverty and property tenure, families with young children and the presence of lead poisoning cases. Homes built before 1940 on average have paint with 50 percent lead composition. Inadequately maintained homes and apartments (often low-income) are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Any project that is initiated with funding from the City of Bend, be it acquisition or rehabilitation, of a property that was constructed prior to 1978 will have a visual assessment to determine lead hazards, along with review of population proposed for that site. Any identified lead hazards will be addressed, usually through abatement procedures.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The low incomes of many Bend citizens have left them with insufficient means for decent, affordable living, and the city is cognizant of the needs of those living in poverty. The goals, objectives and actions outlined in this Plan are intended to assist those currently living in poverty by providing them with resources to move out of poverty, or to assist those in danger of moving into poverty to remain out of poverty.

The city's immediate goal is to ensure services are provided throughout the city to address the needs of these populations. In addition to directing CDBG funds to meet the goals and objectives outlined in the Plan, the city intends to address the issue of poverty by supplementing resources to ensure an acceptable standard of living, and this will continue to be accomplished through a number of programs and goals throughout the 5-year planning period.

Specific programs to address these goals are contingent upon applications received for funding in any given year. With the limited amount of CDBG funds that Bend receives, most agencies that utilize this funding are also receiving other monies from different sources. However, past history shows that consistently the City of Bend has aided with health care initiatives, fair housing initiatives, homeless outreach, counseling and utility assistance on an almost annual basis.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City will continue to support and coordinate with local agencies that operate programs providing assistance to those living in poverty in Bend. There are too many agencies to list here, but among the leading agencies are HousingWorks, NeighborImpact, Central Oregon Veterans Outreach, Saving Grace and other homeless and special needs providers.

Each of the entities listed above, along with several others, not only provide services to the community, ranging from homeless prevention to financial literacy, but also provide various degrees of housing assistance, range from homeless shelters to homeownership assistance.

When applicants apply to the City of Bend for funding, through CDBG, local Affordable Housing Fee funds, or through other periodic funding opportunities that are administered by the City, staff and the Affordable Housing Advisory often look at all applications and attempt to coordinate those that can be with other providers to increase partnerships, particularly in terms of social service applicants to synchronize with appropriate housing projects.

### **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Bend aggressively pursues funding sources to address its affordable housing needs. In the past five years the City has been successful in acquiring competitive grants from Federal (HUD, DOE) and State (HOAP, Recording Grant) sources (total in excess of \$4 million) for affordable housing purposes. This has been augmented by local Affordable Housing Fee funding (approximately \$5 million) to leverage \$30+ million in outside sources to help with affordable housing development in the community. The City will continue to explore funding opportunities when they present themselves and are appropriate for City goals.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	400,000	35,000	40,000	475,000	1,740,000	This is based upon assumed HUD budget not being reduced in next five years.

**Table 54 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

With the limited amount of CDBG funds available to the City, Bend has long utilized these funds in conjunction with other resources to meet local housing and community development needs. Most particularly the City will have its Request for Proposals for local Affordable Housing Fee funding (usually in excess of \$1.5 million annually) coincide with CDBG RFP's. This allows both applicants and staff to best combine these funds, along with any federal or state funds that a recipient may be receiving into complete packages that will create the best projects. Matching requirements are something that is a HOME regulation and not required to be kept for Cities that just receive CDBG.

Bend has learned that relying upon Federal or State funding is not a feasible option to address its affordable housing needs, as priorities and allocation systems of federal funds do not factor in the needs of communities such as Bend, and State of Oregon funding tends to be monopolized by larger urban areas such as the Portland Metro region and in the Willamette Valley. Although Bend is the largest city in the eastern half of the state, and one of the largest in Oregon, it does not receive resources from either the State or the Federal Government in proportion to its needs and population. Bend's local Affordable Housing Fee funding is a necessity to overcome the lack of support that it receives from Federal and State resources, as compared to what is received by other comparably sized Oregon communities, with similar (or better) economic factors.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City of Bend currently has approximately seven acres of land that could be developed for Affordable Housing and is in process of working with developers to best utilize this property for affordable housing development that complements the surrounding neighborhoods.

The City of Bend has a policy that establishes a uniform set of protocols for the disposition of surplus real property owned by the city.

The City Finance Department keeps an inventory of all real property that is surplus to the short and long term needs of the city. The surplus property inventory includes the following:

A Map of each property;

An estimate of the value of each property;

Information on the means by which each property was acquired, including information on the source of funds, if any, by which the property was acquired by the city; and

A designation of which fund will presumptively receive the proceeds of any sale of the property.

The Surplus Property Inventory is periodically circulated to all departments by the Chief Finance Officer. Each department provides information on limitations, restrictions or other factors relevant to the disposition of the property, including a determination of whether any legal requirement exists as to how the proceeds of the sale of the property should be applied.

The Surplus Property Inventory is periodically reviewed by the City Council for the purpose of reviewing the designation of funds that would presumptively receive the proceeds of any sale or other disposition of the property.

The City adheres to the procedures for disposition of surplus real property provided by Oregon Law and the Bend City Code, including Bend Code Sections 1.300 through 1.308; ORS 221.725, and ORS 221.727, as they may be amended from time to time.

The City of Bend has an "Interested Parties List," consisting of agencies, organizations and individuals that have an interest in increasing the supply of affordable housing in Bend. The list was developed by open invitation; and any agency, organization, or individual that requests to be included on the list is included.

Prior to disposition of any surplus real property, the city notifies all entities on the Interested Parties List

that the city is considering disposal of the property;

Prior to the disposition of any surplus real property, the city council will, consistent with Oregon Law and the Bend Code, first consider the relevant factors applicable to the surplus property and determine:

Whether to offer the property to an entity on the Interested Parties List, and if so, any restrictions or conditions on the transfer that the city council deems appropriate; whether to list the property through a real estate agent, and if so, the parameters of the listing; whether to dispose of the property by some other means consistent with State Law and the Bend Code; and any other factors relevant to the disposition of the property, including whether the property should be retained by the city.

## **Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Affordable Housing Production and Preservation	2014	2019	Affordable Housing Public Housing		Create new Rental Units Home Ownership	CDBG: \$70,000	Homeowner Housing Added: 1 Household Housing Unit
<b>2</b>	Assist Homeless with Shelter and Services	2014	2019	Homeless		Homeless Assistance and Shelter Development Transitional Housing	CDBG: \$73,378	Homelessness Prevention: 1281 Persons Assisted
<b>3</b>	Provide Support to Necessary Public Services	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Home Ownership Homeless Assistance and Shelter Development Support Services for Public Service Providers	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 772 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 365 Households Assisted Homelessness Prevention: 465 Persons Assisted Other: 300 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	ADA and Housing Infrastructure Improvements	2014	2019	Affordable Housing Public Housing Homeless Non-Homeless Special Needs		Architectural Barrier Removal/Disability Services	CDBG: \$12,230	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 55 – Goals Summary

### Goal Descriptions

1	Goal Name	Affordable Housing Production and Preservation
	Goal Description	Produce and preserve both renter-and owner-occupied affordable housing, with emphasis on workforce housing.
2	Goal Name	Assist Homeless with Shelter and Services
	Goal Description	Increase the number of Homeless shelter units and the number of transitional housing units and preserve and enhance existing units.
3	Goal Name	Provide Support to Necessary Public Services
	Goal Description	Provide support and assistance to necessary and prioritized public services, including material, structural and staff support as needed.
4	Goal Name	ADA and Housing Infrastructure Improvements
	Goal Description	Removal of architectural barriers in public places, public facility improvements and development of Infrastructure, particularly in conjunction with affordable housing development.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The following describes the program activities that will be undertaken with the City of Bend's 2014 CDBG allocation. Priority levels are based on the evaluation of needs outlined in the Strategic Plan.

#### Projects

#	Project Name
1	Entry Accessibility improvements for Bend's Community Center
2	Bethlehem Inn Shelter and Safety Project
3	HomeSource Counseling, Education & Rehabilitation
4	Saving Grace Emergency Shelter Security and Improvements
5	Saving Grace Substance Abuse/Trauma Group Counseling
6	Moving Forward Fund
7	COVO Homeless Outreach
8	HomeQuest Home

**Table 56 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The city considered the research findings from the entire Consolidated Plan process, as well as the results of the extensive public participation process, to prioritize needs. In determining which projects to fund, the city considered the priority of the need addressed by each proposed project, as well as the feasibility of the proposed projects and the ability of the organizations to successfully undertake the proposed projects. As with all aspects of community development and affordable housing development in Bend, the number one obstacle is limited resources. Other obstacles include excessive land prices and lack of capacity in local non-profit housing and community service providers.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Entry Accessibility improvements for Bend's Community Center
	<b>Target Area</b>	
	<b>Goals Supported</b>	ADA and Housing Infrastructure Improvements
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	:
	<b>Description</b>	Repair the sidewalk/driveway entrance to the back parking lot at BCC. Install rain gutters over front entry door and awnings to cover entry doors. Install rain gutters on the food storage shed. Replace existing Fluorescent bulbs with more cost efficient LED bulbs in the cafeteria area. These improvements will increase overall accessibility and provide a better/safer experience for the many seniors, homeless and low-income individuals who come to BCC for a wide array of services.
	<b>Target Date</b>	11/30/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimates from United Way Workplan include:72,000 meals served and/or provided Sundays at no charge to the hungry and homeless in the community10,400 meals (lunch) served Monday-Friday to seniors through the Senior Congregate Meal Program2,000 people given outdoor survival equipment or clothing (e.g. tents, sleeping bags, stoves, etc.)300 dresses/suits given out to low-income students in the tri-county region1,400 volunteers will provide >9,000 hours of non-community service volunteer time

	<b>Location Description</b>	The proposed building is located at 1036 NE 5th Street – the site of the former Bend Senior Center. The building was originally built in the 1940s as a church and changed hands several times before becoming the Bend Senior Center. When the seniors moved to their new location in 2000, the building lay vacant and in a state of disrepair for 18 months until it was acquired by Taffy Gleason/BCC. Over the years, BCC has put upwards of \$325,000 into the building to improve all aspects of the facility including accessibility improvements (e.g. handicapped ramp, new doors, four ADA bathroom stalls and two ADA showers), new kitchen, new flooring, New HVAC system, ADA automatic doors on front and rear of building, etc.).
	<b>Planned Activities</b>	The 7,500 sq ft building (including basement space) has undergone several extensive remodel/rehab phases so it is a combination of areas where the building and/or equipment is fairly new (e.g. commercial kitchen, ADA bathrooms and accessibility ramp, new café flooring, new HVAC system, etc.) and other parts where the building/equipment are on their last legs or not currently meeting the needs of our clients. That is the case with the need for the awnings to cover the mechanisms for the ADA electrical push doors, the rain gutters for the front of the building and to prevent icy walk ways into the building, replacing existing fluorescent bulbs with more cost efficient LED bulbs (with a savings of 50% wattage) in the café area and repairs of the entrance to the back parking lot.
2	<b>Project Name</b>	Bethlehem Inn Shelter and Safety Project
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	:
	<b>Description</b>	Funding support for this project will help support the Inn's efforts in providing adults and children experiencing homelessness with a safe and secure place to live as they transition to a life of self-sufficiency. This project includes a security system comprised of exterior surveillance cameras, exterior fire alarms, exterior lighting and professional staff training.
	<b>Target Date</b>	

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>In Central Oregon, the Bethlehem Inn is the <u>only</u> emergency refuge for these survivors of relentless hard luck. At any given time, the Inn provides 60 or 70 adults and children with the basics of survival — a hot shower, three nutritious meals a day, and a place to sleep in warmth and safety. We connect them with the resources they need to land jobs, sign leases, enroll their children in school and give back to the community that helped them get on their feet.</p> <p>Over the past two years, the Inn served 1,600 adults and children with 49,123 bed nights, 129,406 meals. In addition, the Inn gave 2,195 food boxes to people in crisis. Our organization is recognized as one of the premier front-line, direct-service agencies in Central Oregon.</p> <p>We are projecting that the next year will see the same if not more individuals served at the Inn on an annual basis:</p> <ul style="list-style-type: none"> <li>- Shelter services will be provided to 830 unduplicated individuals;</li> <li>- 25,000 emergency bed nights will be provided;</li> <li>- 3 meals per day will be offered to each resident and others in need representing 65,000 meals per year;</li> <li>- 100% of residents will receive basic needs;</li> <li>- 2,350+ referrals will be made to over 70 local partner agencies.</li> </ul> <p>The Bethlehem Inn’s model is one of supporting only low-moderate income individuals for its program. Case managers’ screening and intake process ensures that only qualified low-income individuals and families with significant barriers to housing are given access to shelter services.</p>
<p><b>Location Description</b></p>	<p>3705 N. Hwy 97, Bend, Oregon.</p> <p>This project will serve low income residents in the City of Bend as well as others from Central Oregon that are in crisis and experiencing homelessness. The Bethlehem Inn operates in a single location located in Bend. The facility has 15 rooms each providing shelter for up to 6 single residents and 5 rooms each providing shelter for one family. Ensuring the safety and security for the 75 residents utilizing the inn for shelter is of primary concern</p>

3	<b>Planned Activities</b>	<p>Project is comprises and Updated Security System: Surveillance System, Lighting, and Exterior Fire Alarms.</p> <p><i>Surveillance Camera System</i></p> <p>The Inn has been operating with an outdated system of nine exterior surveillance cameras as a method of monitoring site activity. Given the size and layout of facility, the Inn should have 16 infra-red cameras providing trained staff with the ability to adequately monitor activity of current residents as well as others that are not approved to be on site. In addition to adding cameras to new locations, existing cameras are aging and are scheduled to be replaced during the upcoming year.</p> <p><i>Lighting</i></p> <p>Adequate exterior lighting is an essential component to provide a safe and secure environment for the adults and children at the Inn. The existing exterior fixtures do not provide adequate lighting nor are they energy efficient and by their nature represent a significant expense to the Inn's utilities budget. The Inn is scheduling the purchase and replacement of seven existing light fixtures to the use of LED light fixtures; four will be equipped with photo cells that providing lighting to the parking lot and walk areas; three will be installed at the front office.</p> <p><i>Fire Alarms</i></p> <p>The large number of adults and children that seek emergency shelter at the Inn do so with the expectation they will be staying in a safe facility that has adequate warning systems in place in case of fire. The aging motel used by the Inn currently has smoke detectors in each resident room as the only alert system for fire. In case of fire, there are NO exterior fire alarms to alert staff and residents of impending danger. Beyond the smoke detectors, the only audible alert method available is through the use of a megaphone and word of mouth. Inn staff recognizes this significant shortfall and is budgeting for the addition of two exterior, siren/strobe fire alarms this next year.</p>
	<b>Project Name</b>	HomeSource Counseling, Education & Rehabilitation
	<b>Target Area</b>	

<b>Goals Supported</b>	Affordable Housing Production and Preservation Provide Support to Necessary Public Services
<b>Needs Addressed</b>	Home Ownership Homeless Assistance and Shelter Development Purchase and Preserve Existing Low Income Housing Support Services for Public Service Providers
<b>Funding</b>	:
<b>Description</b>	This project will provide funding to support Bend HomeSource of NeighborImpact, which provides Homebuyer Education, and counseling, foreclosure mitigation, rehabilitation loans, weatherization grants, financial education, and other related affordable housing services for Bend households.
<b>Target Date</b>	8/12/2015
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HomeSource of NeighborImpact will: Provide a minimum of 100 individuals with foreclosure prevention counseling and foreclosure mitigation services Provide pre-purchase/budget/credit counseling for 100 clients Provide Homebuyer Education for 60 clients Provide 8 Financial Fitness Classes per year and individual financial counseling for 50 clients Assist 20 homeowners per year to sustain homeownership through reverse mortgage and default mortgage counseling as an option to prevent foreclosure. Improve quality of life for at least 35 households per year through weatherization grants which will be targeted to reduce monthly housing costs
<b>Location Description</b>	This project will serve the entire City of Bend. Although NeighborImpact operates four HomeSource offices in Central Oregon, the Bend office serves as NeighborImpact headquarters.

	<b>Planned Activities</b>	<p>Following is a specific list of services for the City of Bend.</p> <p>Provide foreclosure prevention counseling, foreclosure mitigation services, foreclosure mediation support</p> <p>Provide pre-purchase/budget/credit coaching Provide homebuyer education classes Provide financial skills classes</p> <p>Provide reverse mortgage counseling</p> <p>Provide home rehabilitation loans to low income homeowners who have a health or safety issue with their primary residence</p> <p>Provide weatherization grants</p> <p>Provide mortgage payment assistance program support and administration</p> <p>Provide Individual Development Account matched savings services for low income households that want to purchase a home, create or expand a business, pay for higher education, obtain assistive technology for employment, or rehabilitate their home</p> <p>Provide energy conservation workshops</p>
<b>4</b>	<b>Project Name</b>	Saving Grace Emergency Shelter Security and Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Assist Homeless with Shelter and Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	:
	<b>Description</b>	Improve facilities and safety services at Saving Grace Emergency Shelter for Victims of Domestic Violence, Sexual Assault and Human Trafficking.
	<b>Target Date</b>	12/23/2014

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>For calendar year 2012 a total of 281 woman and children were housed in our shelter for a total of 3,138 shelter nights. In addition to sheltering, 14,176 individual crisis services were provided to 5,012 people. These services include, but are not limited to safety planning, violence prevention planning, individual crisis counseling, Seeking Safety groups, women and children support groups, and referrals to social services, supervised visitation and exchange and youth violence prevention.</p> <p>Saving Grace tracks the current financial circumstances of survivors sheltered and report these figures bi-annually to NeighborImpact. They expect that statistics for fiscal year 2014//2015 will show that approximately 96% of the people who use Saving Grace shelter and services fall into the low to very low-income thresholds as defined by 2013 Health and Human Services Federal Guidelines. Historically victims and families of domestic violence who have money have other options and opportunities available to them and do not typically utilize Saving Grace shelter.</p>
	<b>Location Description</b>	This project is specific to existing emergency shelter which is in a confidential location within the city limits of Bend, Oregon. This is a residential facility with 8 bedrooms to accommodate eight families, two kitchens and common area and children's facility. The facility itself is 4,898 square feet and the property is a .34 acre lot. Client population is an at-risk group, due to safety concerns the location of emergency shelter is confidential.
	<b>Planned Activities</b>	The exterior paint of the shelter is peeling in places and needs to be repainted, a new donation shed built and foundation fixed, new flooring in the panty, kitchen, and laundry room, and irrigation system for playground/backyard. Safety improvements include roof over resident's exterior door, locking medicine cabinets in bedrooms, bike rack, and handicap ramp. For efficiency and cost reducing measures two oven hoods will be installed in the kitchen and electrical updated.
<b>5</b>	<b>Project Name</b>	Saving Grace Substance Abuse/Trauma Group Counseling
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	<p>Homeless Assistance and Shelter Development</p> <p>Support Services for Public Service Providers</p> <p>Substance Abuse Services</p>

	<b>Funding</b>	:
	<b>Description</b>	Provision of safety Services -- Trauma Groups and Individual Therapy for Victims of Domestic Violence, Sexual Assault and Human Trafficking.
	<b>Target Date</b>	6/17/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The vast majority of Saving Grace clients are low/moderate income. Based on FY 2012-13 statistics, 285 women/men and 49 children/teens received group therapy sessions and 411 adults had 1134 therapy sessions plus 27 kids/teens had 70 therapy sessions.
	<b>Location Description</b>	Counseling will take place at Saving Grace shelter, which has an unpublished address.
	<b>Planned Activities</b>	Trauma groups for domestic violence/sexual assault victims: Two trained counselors would provide two 1.5 hour groups per week to start two weeks from date of executed contract. Groups will continue throughout the year. Individual Therapy for domestic violence/sexual assault victims: Ten one hour sessions a week of individual therapy will be offered to women, men and children who are victims of domestic violence, sexual assault or human trafficking at risk of not receiving effective services essential to their safety, progress, and/or survival.
6	<b>Project Name</b>	Moving Forward Fund
	<b>Target Area</b>	
	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development Support Services for Public Service Providers
	<b>Funding</b>	:
	<b>Description</b>	The Community Development Block Grant funds will be used to capitalize a revolving micro-loan fund to provide security deposit loans to low-income households in Bend.
	<b>Target Date</b>	6/30/2014

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The loan amounts vary depending on the household's net income and ability to repay. It is anticipated, however, that with the \$6,841 CDBG grant, as many as eleven small loans of approximately \$600 each will be granted to low-income households. More loans may be extended if the amounts requested are smaller and if the repayment schedule is shortened. Some small loans could be repaid in as soon as six (6) months and the remaining loans repaid at the end of the 12 month loan term. It is important to note that as loan repayments are received additional loans will be made available. While initial estimate shows the program serving approximately eleven households, as the loan revolves it is anticipated to being able to assist over 20 families over the next three years.
	<b>Location Description</b>	The Moving Forward Fund will provide assistance to low-income households residing within the City of Bend.
	<b>Planned Activities</b>	<p>The Moving Forward Fund is a micro-loan program aimed at providing small loans for rental security deposit assistance to low-income families and individuals. The program provides security deposit assistance in the form of a short term (1-year), no interest loan. The only cost to the borrower is a 12% (approximately \$70 per loan) origination fee. The origination fee helps to offset some of the costs associated with administering the program. When the borrower repays the loan, his/her payment is reported to the credit reporting bureaus, providing a source of good credit usage which will in turn improve credit scores. In addition to providing security deposit assistance, this program also provides counseling and training in money management, the use of credit and building assets. Before an individual can apply for a loan, they are required to complete the FDIC Money Smart curriculum that provides borrowers with an overview on finances. At the time of application, applicants complete a cash flow analysis to verify they can afford the monthly loan payment. (This is waived for veterans.)</p> <p>Borrowers receive one-on-one coaching and goal setting through Families Forward. The Moving Forward Fund assists families and individuals in overcoming both poor credit or lack of credit and inadequate money management barriers and provides the training and education that benefits them throughout their lives. This program provides opportunities for financial education, credit building, receiving and repaying responsible consumer loans, and asset building.</p>
<b>7</b>	<b>Project Name</b>	COVO Homeless Outreach
	<b>Target Area</b>	

	<b>Goals Supported</b>	Provide Support to Necessary Public Services
	<b>Needs Addressed</b>	Homeless Assistance and Shelter Development
	<b>Funding</b>	:
	<b>Description</b>	Funding of Homeless Outreach Coordination to provide supplies and counseling to homeless persons in Bend.
	<b>Target Date</b>	6/30/2014
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	COVO's Homeless Outreach Program regularly serves more than 300 homeless individuals on an annual basis. All persons served are extremely low or low income.
	<b>Location Description</b>	Unsheltered, unregulated camping areas in the City of Bend.
	<b>Planned Activities</b>	The Homeless Outreach Coordinator will, in addition to counseling and coordinating services for homeless, ensure (1) Camp cleanup project. Homeless volunteers distribute trash bags weekly to campers and following week pick up trash; when COVO is notified that a camp has been required to move, COVO takes a crew into the camp to do a special cleanup of any remaining large items.(2) Propane canister refill project. COVO collects empty propane bottle from campers (and donations from the community) and refills them, then distributes them in the camps. This cuts down on litter and recycles used containers and reduces costs for \$3.50 per container to 37 cents per container. (3) Potable Water Project. COVO ha pre-positioned five gallon water containers in most camp locations and weekly takes a 55 gallon drum of water to campsites so campers can get potable water and not drink from canals, ponds, streams or the river.
<b>8</b>	<b>Project Name</b>	HomeQuest Home
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing Production and Preservation
	<b>Needs Addressed</b>	Home Ownership

<b>Funding</b>	:
<b>Description</b>	Purchase of land to produce owner occupied, affordable workforce housing. A local contractor will build an energy efficient home on the land (with local Affordable Housing Fund financing). Purchaser only buys the improvements and the land stays in trust in perpetuity.
<b>Target Date</b>	11/30/2014
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated this project will provide employment for roughly 35 local workers. According to a combination of studies compiled by the Housing Economics of the National Association of Homebuilders, nearly 40% of homeowners sell their homes every seven years. Based on this information and an assumption that the home will have a 100 year sustainability period, roughly 14 families will be served by this project over its life.
<b>Location Description</b>	Property site has not yet been determined. Property will be within the City of Bend.
<b>Planned Activities</b>	Acquisition of property zoned single family property.

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Projects for construction are centered near the 3rd street/old highway 97 core, with Bethlehem Inn and Bend's Community Center both adjacent to that corridor. Acquisition project for Families Forward is at a site yet to be determined. Saving Grace Shelter Rehabilitation is at an undisclosed location. Social Service projects serve city-wide populations.

### **Geographic Distribution**

Target Area	Percentage of Funds

**Table 57 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Projects are awarded funds not based on geographic location but rather on how they address Plan Goals and feasibility of projects.

### **Discussion**

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Projects that produce and preserve affordable housing for the 2014/2015 year consist of funding for NeighborImpact for counseling, including foreclosure prevention and homebuyer preparation, rehabilitation for Saving Grace, rehabilitation for Bethlehem Inn and land acquisition for Housing Works for construction of a single family homebuyer unit.

One Year Goals for the Number of Households to be Supported	
Homeless	145
Non-Homeless	67
Special-Needs	0
Total	212

**Table 58 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	60
Rehab of Existing Units	2
Acquisition of Existing Units	5
Total	67

**Table 59 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

The applications for funding this cycle were extremely limited in regards to program dollars. A second round of funding is in place for an additional \$127,000 of CDBG funds for affordable housing projects, and will be added to the plan as an amendment at a future date.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Bend has a long and productive relationship with the local housing authority, Housing Works. We have partnered with them on hundreds of units over the years, with such assistance as land donation (or land lease with minimal, \$10 per year, payments) and direct financing through both CDBG and local funds. The city also consults on a regular basis with Housing Works staff on potential projects and policies to increase and enhance the amount of housing in Bend.

### **Actions planned during the next year to address the needs to public housing**

The city works with Housing Works, formerly the Central Oregon Regional Housing Authority to identify ways in which the city can assist with public housing development, upgrades and activities. The City has funded two separate projects with Housing Works that meet this goal with the Affordable Housing Fund. One will add an additional 40 units of housing, and the other is assisting in the rehabilitation of 68 units. The City will encourage the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works properties take part in voluntary family self-sufficiency activities as well as holding a position on Housing Works's governing board.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The City encourages the involvement of public housing residents in the management of the facilities and the transition of public housing residents to homeownership. Currently, residents of Housing Works properties take part in voluntary family self-sufficiency activities as well as holding a position on Housing Works's governing board. One project recommended for funding this year targets public housing occupants for homeownership and the City funded two projects with local Affordable Housing funds in the last year for homeownership opportunities for Public Housing residents.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

n/a

### **Discussion**

Housing Works is a viable, competent and valued partner of the City of Bend in addressing the needs of affordable housing. In addition to the numerous projects done over the years with Housing Works, the City fully expects to continue this collaboration in the future. Housing Works will be an integral partner in addressing the rental housing crisis currently happening in Bend. They are the most experienced and successful developer of large scale affordable housing projects in the region.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

There are a wide range of providers in Bend who provide a valuable service (or services) that can help prevent or assist somebody to move out of homelessness. Some of them focus on a particular type of service (e.g. housing, health care, transportation) while others focus on a particular population (e.g. victims of domestic violence, seniors or veterans). The City works with all providers, either directly with financial assistance, or in partnership with other entities, such as NeighborImpact, Bethlehem Inn, Saving Grace, Central Oregon Veterans Outreach and other contributors in addressing Homeless and Special Needs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

During this year the City of Bend is funding several projects that address the needs of homeless individuals, particularly those that are unsheltered. Most particularly the City is providing funding to Central Oregon Veterans Outreach for Homeless Outreach, which provides weekly visits to camps and other places where vital assistance, such as food, clothing, sleeping bags, tents, propane, potable water and other necessities are provided to the entire homeless community. In addition the City is providing assistance to Bend's Community Center, which provides meals and supplies throughout the year to the homeless community.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Two CDBG funded projects this year directly address the shelter needs of homeless persons; rehabilitation of the Bethlehem Inn and rehabilitation of Saving Grace. Both of these provide direct shelter services to a needed homeless population. In addition the City will be assisting Bethlehem Inn with \$300,000 of local funds in there acquisition of the facility they currently lease from Deschutes County.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City is funding Families Forward "Ready to Rent" program this year with CDBG. The program

educates potential renters on how to be responsible members of the rental community while also providing financial literacy training to those with past credit issues.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

The City is funding NeighborImpact's Homesource with CDBG. This program provides housing counseling to protect individuals and families from losing existing home, both for Homeowners and for Renters. Additionally the City provides guidance and assistance as needed to the Homeless Leadership Coalition in their continuing efforts to address homeless in all populations.

## **Discussion**

To assure the issues and concerns of homelessness are part of the community conscience, the Homeless Leadership Coalition, as part of the Continuum of Care has developed a website for the HLC. The website has recently been updated to include direct links to homeless service providers and the Project Homeless Connect website. The local Continuum of Care Committee covers a three county area: Cook, Jefferson and Deschutes counties. This leads to multi-jurisdictional issues that preclude seamless administration by a local governmental jurisdiction. There is only one agency, NeighborImpact (a 501c3) receiving HUD Continuum of Care funding and as the sponsor agency they apply directly to HUD for funding, and provide program, fiscal and grants management services. Working with the Homeless Leadership Coalition, the Continuum of Care Committee is responsible for the Continuum of Care planning process, ensuring participation from all segments of the community and coordinates the yearly NOFA process. They are also responsible for preparation of the Continuum of Care application including: assuring community participation (i.e. leverage letters), accuracy of data (housing inventory chart), and review and ranking as needed. The Homeless Leadership Coalition, the Continuum of Care Committee and the City of Bend recognize the need to reduce the number of unsheltered homeless households w/ dependent children. These efforts are being done by specific agencies with the support of the Homeless Leadership Coalition. An emergency preparedness plan, under the direction of the HLC and with the cooperation of local jurisdictions, has been developed and was implemented during the winter of 2009. This is put into place during extreme weather conditions and allows for temporary shelter being provided by local churches. Unsheltered individuals and families are housed and fed in the churches for up to two weeks while agencies work to find more permanent housing for them. An ongoing effort to engage those individuals and families routinely unsheltered includes efforts by Central Oregon Veterans Outreach (COVO) to work with veterans and others living in the numerous camps throughout this rural area. The credibility established by the COVO volunteers with the camp residents allows other providers to come into the camps and provide service. COVO also provides transportation to medical and benefit appointments. During the harsh winter lives were saved by the efforts of these

volunteers and during the One Night Homeless Count volunteers from the Count were provided access to the individuals to conduct the survey and help with resource identification.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

The most glaring current example of public policies that have an effect on affordable housing in Bend would be the difficulties that the City is encountering in its attempt to expand the Urban Growth Boundary from the Oregon Department of Land Conservation and Development. Bend, for better or worse, developed at a different rate and in a different time frame than the majority of Oregon. As stated in the housing analysis, the majority of Bend's housing is both newer than the state as a whole, and is about 5% to 7% higher in the number of single family homes. DLCD has been recalcitrant in its dealings with the City regarding the expansion of the Urban Growth Boundary, asking that more of the current land be utilized in increased density. While that is a noble goal, and in compliance, for the most part, with DLCD guidelines, it doesn't take into account the reality on the ground. Large portions of Bend were brought into the City after they had been developed. The City had no say in the zoning of that land while in the County, and Deschutes County would have been hard pressed to make the case to DLCD, at the time that land was developed, to make it multi-family. Again, as stated previously, the housing stock in Bend is very new. It is not realistically, nor economically, feasible to re-zone land for multi-family uses that is currently developed as single family, with very new housing stock. Another significant barrier is the formula allocation for HOME Investment Partnership Program as stated in 24CFR 92.50. This program places significant weight on factors that are out of the control of Bend, most specifically age of housing (they have a category for rental housing constructed prior to 1950 occupied by low income tenants, of which Bend has virtually no units meeting that criteria). Another significant rating point is condition of housing occupied by renters. As stated previously, Bend's older housing is among the most desirable in the community and sells for a premium. Lower income Bend residents, for the most part, live in newer housing, if any is available. With Bend being a new City this puts it at a disadvantage to receive this funding source. In reality, the HOME Program favors older, more urban cities while not taking into account the difficulties of newer cities that have new housing stock, BUT still have a significant need for affordable housing. This is also true of the allocation process for the Community Development Block Grant Program. CDBG, too, relies heavily upon age of housing and condition of housing, and not population or need of new housing for the low income population. Until such time as the Department of Housing and Urban Development adjusts their allocation principles to more equitably take into account needs of cities with a hospitality based economy in a desirable place to live, Bend will be handicapped in its development of affordable housing, at least if it relies heavily upon the Federal Government.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Bend is working to expand its Urban Growth Boundary and recently entered into a \$1 million plus contract with a consulting firm to expedite this process. Bend is also currently exploring density

bonus provisions that will provide and incentive for developers to create units of affordable housing.

### **Discussion:**

In addition to the public policies identified above, there are numerous barriers to affordable housing in Bend. 1. Lack of affordable land for development. 2. Funding sources difficult to access for most large developments. 3. Relatively new housing stock, with older stock being in high demand. This means that unlike most large cities, there is no older housing stock that is usually less expensive for acquisition/rehabilitation for both rental and homeowner purposes. 4. Insufficient number of affordable housing developers, particularly multi-family developers. 5. Hospitality based economy with its attendant number of lower wage employees that can't afford the high housing costs in Bend. 6.

Extremely low vacancy rates, leading to rent inflation. 7. Market that supports higher end housing development on scarce available land. The City of Bend has identified some strategies to address these barriers. These include: Land costs. Land costs were identified as the single largest barrier to affordable housing in Bend. The City currently has approximately seven acres of land within the City that can be utilized for affordable development, but this is a small, temporary measure to address a larger problem. This will remain until such time as the Urban Growth Boundary is expanded to bring in more affordable housing. Provide property tax exemption for low-income rental housing. In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council. This can be combined with financing from the City. Affordable Housing Developers. While the City has some very dedicated and superb affordable housing developers, most particularly Housing Works for multi-family development and Building Partners for Affordable Housing in creating a new, creative model for homeowner development, there is a need for more participants in this market. This can be done by either recruiting new developers or encouraging existing developers to expand their mission. Examine city policies. The city will examine its existing policies to identify where city policies pose obstacles to affordable housing. In addition, the city will explore policy revisions or new policies that could be pursued to facilitate the development of affordable housing and the prevention of homelessness.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

During the CDBG Program Year, the city will undertake the following actions to address community needs identified in the City of Bend Consolidated Plan:

### **Actions planned to address obstacles to meeting underserved needs**

Generally, the obstacles to meeting underserved needs are the lack of funding and the lack of information regarding available resources. Individual city departments actively monitor and pursue funding opportunities for a broad range of project areas, including housing and community development. During the Program Year, the city will direct CDBG dollars where they are most needed by targeting funds to projects and activities that meet the priority needs identified in the Consolidated Plan. In addition, the city will continue to seek ways to expand and refine the means by which those whose needs are underserved are informed about the financial and informational resources available to them in the community.

### **Actions planned to foster and maintain affordable housing**

The City of Bend actively pursues policies and actions that enhance the supply of Affordable Housing in Bend. The most important of which is the implementation and management of a local Affordable Housing Fund, the only of its kind in Oregon, that by far dwarfs whatever funds the City receives from Federal or State sources. In addition the City has implemented the following: *System Development Charge (SDC) Loan Program*. While SDCs cannot be subsidized with CDBG dollars, the city could use other funds to subsidize these charges and promote affordable housing. The city has established a deferral and loan program to facilitate affordable housing project SDC payments. *Provide incentives to developers for the creation of affordable housing.*

The City of Bend has a Developer Incentive Program to assist affordable housing developers by removing some of the obstacles to creating affordable housing. Incentives currently offered include expedited processing and no interest SDC deferrals. *Provide property tax exemption for low-income rental housing.* In order to assist developers of affordable housing, the City of Bend has adopted a policy to provide property tax exemption for multi-family housing developments that are affordable to households earning up to 60% of Area Median Income. The exemptions are provided for 20 years, if approved by City Council.

### **Actions planned to reduce lead-based paint hazards**

There are no actions planned in the coming year to reduce lead-based paint hazards. The city continues research on the lead-based paint hazard in Bend and will explore options for funding lead-based paint evaluation and abatement projects as needed. Additionally the City acts as a resource to agencies and individuals regarding Lead Based Paint questions and the City is able to provide both Risk Assessment

assistance and consultation regarding hazard abatement and project management.

### **Actions planned to reduce the number of poverty-level families**

The city actively works with housing and community development providers to help families move out of poverty through the funding and implementation of public service activities, especially those that promote self-sufficiency, and job attainment and retention skills. This also includes those community development activities that assist the homeless and the near homeless to become active members of the community. Most particularly in this program year the City has provided assistance to NeighborImpact for housing counseling, to Families Forward for their "Ready to Rent" Program and to Bend's Community Center.

### **Actions planned to develop institutional structure**

The city will offer technical assistance to agencies implementing projects with CDBG funds. This may include incorporating specific language from federal regulations into grant contracts, encouraging strategic plan development, providing staff training assistance, and implementing a City Risk Assessment and Monitoring Plan. The Risk Assessment and Monitoring Plan outlines procedures the City will use to determine an organization's capacity to undertake a CDBG funded project. Project monitoring requirements for both city staff and the organization monitored are clearly outlined within this Plan. The results of the risk assessment will assist the organization in identifying ways to improve its capacity, efficiency, and service area analysis (markets), and to improve project performance. Many of the actions identified in this Action Plan will serve to improve Bend's institutional structure by enhancing coordination with housing developers and service providers in the community, thereby improving the capacity of the city and collaborating organizations to meet the community's needs.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The city recognizes the importance of coordination among the city and the community's housing and social service providers in meeting the community's priority needs. Many of the actions outlined in this Action Plan call for the city to coordinate with local housing and social service providers in the identification, documentation and mitigation of community needs. This will result in a more streamlined and effective service delivery system. The City Affordable Housing Manager serves as a point of contact and to coordinate the city's role in addressing housing and community development needs. An Affordable Housing Advisory Committee reviews all CDBG applications. The Committee, which is composed of housing developers, social service professionals, realtors, lenders and individuals with experience in addressing housing and community development issues, provides valuable expertise to city staff and the city council and will serve to enhance the coordination of service delivery in the

broader community.

**Discussion:**

It is difficult, if not impossible, to address and alleviate all underserved needs in the community. Bend, in cooperation with numerous partners, attempts to do so on a regular basis. While unlimited funding would make this an easier prospect, Bend does do a very good job with what resources it has. Bend recently re-authorized the local Affordable Housing Fee for another five years, which should, in that time period, provide an additional \$5 to \$8 million in direct housing assistance for the community.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

The City of Bend has been extremely successful in meeting program requirements for CDBG. Over 99% of its funding has gone to assist low and moderate income individuals. The needs of the community are great, and this program has assisted in helping the most needy.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	35,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>35,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**Discussion:**

Bend does not have the luxury of a large amount of CDBG funds that would allow it to participate in such things as 108 loan guarantees and other more out of the ordinary programs. It is basically because of local funds that Bend retains and creates the amount of affordable housing it has in recent years.



## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> US Census
	<b>List the name of the organization or individual who originated the data set.</b> United States Census Bureau
	<b>Provide a brief summary of the data set.</b> This is information found on the American Fact Finder web site, put out by the U.S. Department of Commerce. It provides more accurate and timely data (based upon 2010 Demographic Profile Data) than the default data in the IDIS system (based on 2000 Census).
	<b>What was the purpose for developing this data set?</b> Part of the ten year requirement for U.S. Census Department.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2010

	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The Bureau’s constitutional mandate to enumerate the U.S. population every 10 years has been summarized with deceptive simplicity: count each person whose usual residence is in the United States; count the person only once; and count him or her at the right location. In reality, the attempt to find all U.S. residents and correctly enumerate them is increasingly complicated and expensive, and attracts congressional scrutiny. For 2010, the Bureau devised a short-form questionnaire that asked for the age, sex, race, and ethnicity (Hispanic or non-Hispanic) of each household resident, his or her relationship to the person filling out the form, and whether the housing unit was rented or owned by a member of the household. The census long form, which for decades collected detailed socioeconomic and housing data from a sample of the population, was replaced by the American Community Survey, a “continuous measurement” survey of about 250,000 households per month from 2005 through 2011 (now about 295,000 per month), which gathers largely the same data as its predecessor. Another innovation for 2010 was to have been the development of highly specialized handheld computers to automate two essential census field operations: address canvassing and nonresponse follow-up (NRFU). The goal of pre-census address canvassing was to verify and correct census maps and addresses for mailing census forms and sending enumerators. During NRFU, census workers tried repeatedly to visit or telephone people who had not completed their questionnaires and obtain information from them. Testing had revealed such serious problems with the handheld devices that although the Bureau used them for address canvassing, it resorted to the traditional paper-based approach for NRFU. The change required the Bureau to hire and train more NRFU staff, at increased expense. Some feared, in particular, that the late-date changes to NRFU could impair census accuracy, reduce coverage, and exacerbate the recurrent likelihood of differential undercounts—the greater tendency for minorities and less affluent members of society than for whites and wealthier people to be undercounted.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>City of Bend</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The demographics are as stated in the attached tables.</p>
<p><b>2</b></p>	<p><b>Data Source Name</b></p> <p>HUD CHAS 2006 -- 2010</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Department of Housing and Urban Development; U.S. Census Bureau</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>The American Community Survey (ACS), from which the CHAS are now derived, has a smaller sample size than the Decennial Census (which was the basis of the 2000 CHAS). As a result, the Census Bureau cannot produce data using only one year of survey responses, except in very populous areas. For areas with population 65,000 or greater, ACS estimates are available each year using only the most recent year's survey responses (known as "1-year data"). For areas with population 20,000 or greater, ACS estimates are available each year based on averages of the previous three years of survey responses ("3-year data"). For areas with population less than 20,000—including all census tracts, and many places, counties, and minor civil divisions—the only ACS estimates available are based on averages of the previous five years of survey responses ("5-year data").</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.</p> <p>In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>On 5/14/2013, HUD posted new CHAS data based on the 2006-2010 and 2008-2010 ACS.</p>

<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Each year, the U.S. Census Bureau produces and publishes estimates of the population for each state and county, as well as the nation as a whole. They utilize administrative data from a number of sources to estimate 1) the change in population since the most recent decennial census and 2) the population for each year since the most recent decennial census. With each annual release of population estimates, the entire time series of estimates beginning on April 1, 2010 is revised and updated.</p> <p>Population Estimates Data</p> <p>For the nation, the Census Bureau releases monthly estimates of the resident population by age, sex, race, and Hispanic origin. Additionally, they release national estimates by demographic characteristics of four other populations: the resident plus Armed Forces overseas, civilian, civilian noninstitutionalized, and household populations. Each of these four additional populations is based directly on the resident population.</p> <p>For each state and county, they release annual estimates of the resident population by age, sex, race, and Hispanic origin.</p>	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The enumerated resident population from the 2010 Census is the starting point for all post-2010 population estimates. They modify this enumerated population ways to produce the April 1, 2010 population estimates base.</p> <p>First, they reconcile the 2010 Census race categories with the race categories that appear in their administrative data by recoding the “Some other race” responses in the 2010 Census to one or more of the five 1997 Office of Management and Budget (OMB) race categories: White; Black or African American; American Indian and Alaska Native; Asian; and Native Hawaiian and Other Pacific Islander.</p> <p>Second, they update the population estimates base to reflect changes to the 2010 Census population due to the Count Question Resolution (CQR) program, legal boundary updates reported by January 1, 2013, and other geographic program revisions.</p>
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	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>First, they reconcile the 2010 Census race categories with the race categories that appear in their administrative data by recoding the “Some other race” responses in the 2010 Census to one or more of the five 1997 Office of Management and Budget (OMB) race categories: White; Black or African American; American Indian and Alaska Native; Asian; and Native Hawaiian and Other Pacific Islander.</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Housing Works Data</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Central Oregon Regional Housing Authority, DBA Housing Works</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Data is pulled from Housing Works records.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>HUD default data is out of date and innacurate.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>April 16, 2014.</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>No methodolgy, just straight numbers from Housing Works Records.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>Secion 8 voucher tenants</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>As stated in the Consolidated Plan</p>
	<b>4</b>
<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Homeless Leadership Coalition/NeighborImpact</p>	
<p><b>Provide a brief summary of the data set.</b></p> <p>Under the auspices of the federal Department of Housing and Urban Development, volunteers and agencies across the region participated in conducting confidential and anonymous surveys to identify the number of people dealing with homelessness. This count provides the most up-to-date information about the number of individuals experiencing homelessness.</p>	

	<b>What was the purpose for developing this data set?</b>
	To determine the number, nature and demographics of those experiencing homelessness in Bend.
	<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
	January, 2014
	<b>Briefly describe the methodology for the data collection.</b>
	Surveys and actual counts in homeless shelters and at camps.
	<b>Describe the total population from which the sample was taken.</b>
	Central Oregon.
	<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
	As stated in the section under homelessness.